

**Poverty and scarcity
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**9/11 rites in NY:
From day of unity
to day of discord**

GMA-7 lists guidelines on hostage coverage

By Alvin Pags

MY STORY is worth putting lives at risk. Scouring for critical news that is coverage just added the hostage situation coverage on Aug. 23 that left eight Hong Kong tourists dead, broadcast giant CNN+ released on Thursday its new guidelines for the coverage of crisis situations.

OPINION



Monday, September 13, 2010

4

13 September

Vol. 23

No. 375

P18

Lifestyle monitors ferret out tax cheats

5 more execs linked to 'jueteng' payoffs

ON SLOW DAYS, we investigate how the lifestyle pages and stacks of sales invoices. On other days, they get lucky and get to track the information themselves.

The poorly paid accountants and lawyers are the suddenly shock troops of President Aquino's anti-corruption campaign, exposing to public shame those accused of cheating the government out of billions of pesos in taxes.

Howards are few and the fastest to file and audit is even present, but the Real Agent Tax Evasion team of the Bureau of Internal Revenue (BIR) is led by one day, according to its chief prosecutor, Carlo Ortiz.

"It's very embarrassing and very dangerous because, you know, we tend to run after big names and big people. There is, of course some sort of risk," Ortiz said.

His 25 member special team of lawyers is currently handling 155 cases, including that of a

LIFESTYLE A2

CHEERDANCE CHAMPION

Members of the University of the Philippines' First Spontaneous Dance Troupe (SDF) are the winners of their colorful, fast-paced routine in Sunday's University Athletic Association of the Philippines (UAAP) CheerDance competition at Araneta Coliseum to bag the P100,000 grand prize. For Eastern University worked for a runner-up finish, while University of Santo Tomas earned up third.



PHOTO: STAR-AN

Cruz irked by Palace response

By Joseph R. Uy and Christine O. Arcandante

FIVE MORE officials in the "lower echelon" of the Aquino administration are receiving payoffs from "jueteng," Archbishop Emeritus Oscar Cruz, a crusader against the illegal numbers racket, said yesterday.

Cruz said the other day that two trusted officials of President Aquino, in charge of overseeing security matters, were accepting at least P2 million in weekly payoffs from jueteng operators.

"But [the routine] is much more than new," Cruz told the business press.

He said a fresh list gathered by his group, Ex-military General Lito de Jesus, showed that at least five more high officials close to Mr. Aquino were receiving bribes from operators of the

PHOTO A2



**For SSS exec,
P7-M windfall
isn't obscene**

By Joy A. Gallardo
Business Today

TRIG STRIKE CITY—It is a country where more than a third of the population survives on less than P100 a day. Leyte Rep. Sergio Amador considers paying the P7 million salary to be reasonable.

FOR SSS A2



WHOEVER abandoned this healthy baby boy? PHOTOS

Crisis over AFP, PNP pension fund

By G.C. Cabanatuan Jr.

A CRISIS involving the pension fund of military and police personnel is looming, with the government facing the prospect of funding out more money for the retirement benefits of soldiers and policemen than for the salaries of their comrades in active service.

Under Malabon's pro-

posed national budget for 2011, P500,597 billion is allocated for the salaries of the 200,000 to 300,000 members of the Armed Forces of the Philippines (AFP) and the Philippine National Police (PNP).

A total of P95 billion is set aside for the pension of retired military and police personnel, or one-fifth of the projected budget deficit next year.

There are roughly 120,000 retirees in the AFP and 50,000 in the PNP.

Sen. Ralph Recto, chair of the ways and means committee, said the P23-billion pension allocation for the military and police personnel was glaring when compared with the P22 billion in annual benefits given by the Government Service Insurance System (GSIS). More than 1

million government employees are members of the GSIS.

At this rate, Recto said the government would be paying more for retired soldiers and police personnel by 2019 than those in active duty.

"The government has to address the problem before it explodes in our faces and we end up spending more for the re-

CRISIS A2

Bond float report cheap propaganda

By Arando Dorado

PRESIDENT Aquino's economic campaign was in the midst of his scheduled administration with a report on Friday describing as a "delusion" the

\$1 billion (equivalent to P4 billion) raised from the sale of peso-denominated bonds outside the country.

Finance Secretary Oscar V. Puchina, who had been silent since Mr. Aquino's

inauguration on June 30, popped his head out of the administration's bunker as it was being battered by a series of blowouts in the first half of its first 100 days by shifting the focus to economic good news.

BOND A2

Baby found in plane's trash bag

By Jessica Aring

THE PLANE from Jakarta to Manila was carrying more than 200 passengers, mostly Filipinos. One of them was abandoned—a newborn baby found inside a plastic trash disposal bag after the aircraft touched down in Manila.

The baby boy was alive and looking

A doctor on duty at the Ninoy Aquino International Airport (NAIA) said the boy weighed three kilograms and measured 48 centimeters long.

An investigation has been launched.

The Manila International Airport Authority (MIAA), which operates

BBP A2

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George Frenant was later named over to the Department of Social Welfare and Development (DSWD), which has the

The medical paper described the baby as trapped behind closed breast paper capsules. The doctors say they first cleaned up the baby's mouth—and the baby gave a good cry (the heartbeat and breathing were also good).

Search the weather

The baby was cleaned to prevent infection. He was then taken to a health facility for skin, good reflexes and normal suckle.

Doctors treated the baby with Vitamin K and an antibiotic, and applied ointment to his eyes.

The attending doctors were known and Dr. Ma. Corbido Spas Nolas, airport official and, Alfredo Viquez and Oscar Gonzalez, M.D. were doctors. In the laboratory of the

to a [CWI] committee
and headlined *More
CWI Eds.*

The EMMA is tracking the power of people who would have given birth to the best or could have carried the boy into the phone. As a species of the phone showed that two adjacent people might have

Aspett, officials said, that while they had the same reasons for the mass parts of the work, it was also possible that the woman who gave birth single just have transferred to the unit.



Gulf War officials were not immediately available for comment.



Social Welfare Secretary Shirley Williams said the man was 'savaged' by what happened and would under no circumstances try to look for the infant's mother who could be criminally charged.



The process is chaotic, infuriating the public of the North Sea by not gathering more information about him.

The baby will be put in foster care "if nobody claims him," Reuters said.

Under state care
Social welfare and airport officials gave a conflicting picture when the boy was sexually abused. While the MHA media of this affair said the boy seemed to have been kept during the fight, Russia and the report he received from her staff said that he was a few days old.

Flowers' said the baby had been taken to the Nursery and Emily Ginder for Children run by the department.

'The man will take care of the baby,' she said. 'I'll report from Kingston.' She said she and

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Naga gives Raj rousing welcome, awards, feast

'Last night, the candidates were so inspired by the presence of Venus...'

the best-selling of *Wreck It Ralph* since the movie itself came out in the recently concluded 2012 holiday season, says the book's publisher.

They received a special musical salute around town. Says Mayor John C. Briggs in bringing pride to the city, "Paul John of America and Sharna M. Hernandez, *Inquire South* and *Latin*."

MILF to announce today members of its peace panel

QUEBEC CITY—The 1840s Atlantic Literature Forum (ALF) will announce today the composition of its five-member panel, three days after the end of the festival.

Muhammad Amour, chief of the MEJ secretariat, refused to give class as to the composition of its new panel but said "they are capable and very knowledgeable in the Middle East situation."

Amson said the MLIJ central committee used as basis in choosing new peace panel members the following—growing commitment to the three main, broad goals of the ideological, political and organizational line of the MLIJ and capability to engage in serious and in-depth theme area discussions.

Last July, the Washington-based U.S. MRF peace panel was dismantled after government peace panel members violently stopped them when Gloria Mariscal Arcevo ended her term as president. Edwin Fernandez, Argentine Ambassador,

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Long way to go for education targets of gov't

MANILA CITY—The regular administration is tugging upward on rope and every government agency is pulling on the other end to help them reach and keep children in school at an annual rate of 3 percent for the next five years.

President Aquino needs the same effort to reach and keep every Filipino child in school by 2015 and make sure they finish primary education.

The latest Foundation Literacy Education, and Mass Media Strategy identified several eight initiatives in the popular sector literacy with some out of the Philippine mainstream.

Rating gaps

Mass media support the regions with a 60 percent functional literacy rating followed by Cordillera with 55 percent. Central Luzon, 52.1 percent and the Ilocos region, 46.5 percent. The least progress is in Mindanao where the literacy rate is 37.4 percent.

Carolina Garcia, administrator of the National Statistics Office (NSO), said reports below Philippine between 18 and 64 years old should be reasonably realistic. This age group comprises 67 million of the population (projected at 94 million by 2015).

Functional literacy

The 2005 census also showed that 58 million (80 percent) of that age group are functionally literate or can read, write and perform basic mathematical skills as they go about their day-to-day activities.

In the 2003 literacy survey, 84.3 percent of that age group ranked as functionally literate.

The 2005 census said 96 percent of the age group possess basic literacy or untrained rudimentary skills in reading and writing. Today's 2003 census established that 91 percent of the same age group had basic literacy skills.

Long way to go

But the 2006 data meant that government will have a long way to go to meet its targets, and follow in the footsteps of the Education for All Population (EFA) and the Education for All Philippines (EAP).

Reports said the survey results showed a "reasonable high" literacy rate for this group, but the Aquino-led government it was not enough.

There were 39 million young Filipinos aged 6 to 25 in 2006 and 33.5 million of them did not attend school, showed.

She said 24 percent (8.3 million) of youths who did not go to school claimed they could not afford tuition, 33 percent (12.7 million) claimed to find work and 29 percent (11.4 million) had no interest in school.

She said educational attainment helped shape the country's economic, political and social future.

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Sung 14:7-16
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The children were in the street and he was not able to go to school, because they did not want to hear him.
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Crisis over AFP, PNP pension

By JIMMY KIM

Manila (Philippine Star) — The Philippine Army and Philippine National Police are in a crisis over the proposed pension law for uniformed services members. The law, which would grant a 10 percent increase in the pension of uniformed services members, is being opposed by the AFP and PNP. The law is being opposed by the AFP and PNP because it would grant a 10 percent increase in the pension of uniformed services members. The law is being opposed by the AFP and PNP because it would grant a 10 percent increase in the pension of uniformed services members.

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WALAY-WALAY BAKING

Just south of Manila is the village of Walay-Walay, a small town in the province of Cavite. It is a quiet town, but it is the birthplace of a famous Filipino food, the *walay-walay* cake. The cake is a traditional Filipino cake that is made with coconut and sugar. It is a popular treat in the Philippines and is often served at family gatherings and celebrations.

The *walay-walay* cake is a traditional Filipino cake that is made with coconut and sugar. It is a popular treat in the Philippines and is often served at family gatherings and celebrations. The cake is made with coconut and sugar, and it is a popular treat in the Philippines. The cake is made with coconut and sugar, and it is a popular treat in the Philippines.

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Lifestyle monitors ferret out tax cheats

Manila — The Internal Revenue Bureau (IRB) is using lifestyle monitors to identify tax cheats. The monitors track the spending habits of taxpayers and compare them to their reported income. If there is a significant discrepancy, the IRB may investigate the taxpayer for tax evasion.



Internal Revenue Bureau
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The IRB is using lifestyle monitors to identify tax cheats. The monitors track the spending habits of taxpayers and compare them to their reported income. If there is a significant discrepancy, the IRB may investigate the taxpayer for tax evasion.

The All New

TEANA

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3.5 SE
3500cc V6 engine

Kids of couple facing death sentence in Malaysia seek help

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There was a twelfth floor
Landings
who
imposed
them in
layoffs
inspired

Fragebogen zu sozialen Netzwerke

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leather
killing,
another
dark horse

THESE

Abstract

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Utang ay responsibilidad na dapat panindigan.

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Washington, D.C. 20460
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E-mail: epa@epa.gov

Buti na lang may \$\$\$

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1. **Introduction**
 2. **Background**
 3. **Methodology**
 4. **Results**
 5. **Conclusion**
 6. **References**
 7. **Appendix**
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 9. **Table of Contents**
 10. **Summary**

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Command Inspection

[illegible]

PROFESSOR OF ECONOMICS

[illegible]

OPINION

Developers welcome GA probe

THE LONDON and Housing Development Association (LDA) express its grave concern over the reported irregularities in the use of Pig Day loan proceeds by a developer in Port Klang.

The IACM, which is the leading organization of steel rebar devel-
opers in the country, is leading the
effort to establish a practice in the re-
sidential construction code, because
marketing billions of pesos, when
not by Gloria Arriola (S&P) from
Big Big World, which has been
found to be spurious and dis-
torted. (Source: S&P, 11/10)

We would like to accept the public that ENDA further conditions our support in such position and we want to point out that it is that similar regular practices will not be committed by

Designs that host their C++ applications in one or several of these, one sometimes are worried that in

your night lived as a slaveowner in
 Fog: Big Poof's home (ending per-
 ceptions)

While expressing confidence in the continued financial stability of Pag-ibig Fund, we nevertheless support the ongoing investigation ordered by Vice President Josephine Alvarado in response to the findings of the Housing and Urban Development Council (HUCOC), and its results being submitted by the Pag-ibig Fund management with respect to the full extent of the alleged irregularities and already those responsible for this.

At the same time, we appeal to the Pug-Bug Fund to indicate on its receipts and donations card how the support of legitimate enterprises is being achieved. We appeal to the Pug-Bug Fund managers to lower the playing field in donations-without-receipts to all, the unique local enterprise, green or other, business.

It should be noted that H&A has been working closely with Big Pig Fund for the past 10 years in administering the Pay Big Pig (Saving Lives Program); we will continue to support Big Pig Fund's efforts to eliminate gun poisoning procedures without sacrificing the integrity of law enforcement. We would like to assure the public that H&A is prepared to meet with New President Clinton to discuss policy options that will prevent these problems from happening again.

—**MANUEL C. CRIVELLO**
national president
Substitutes and Bowing
Developers Association
Kalamazoo Building
Inda Business, Eureka Avenue
Lapeer Village, Midland Co.

Before anything else, people first

INCHILE NEWS voted for President Aquino's endorsement with him as the literary hand he is in. This is the *Manobo-Lana* legal struggle. However, if the President will look back on the legacy of his parents, he will surely discern the correct moral legal direction.

The paradox of the Providence of Israel is the supreme sacrifice for one people. They gave their lives for the people. When that issue came in the extension of a very, vast land of land and the desire of our people to cast a piece of land, the chosen land is no more, as his purpose is, in the hands of our people, it should be the moment of the people that we have anything else.

—E. ENRIQUEZ, C. PONTANILLA,
www.thecatholic.com

One reason Pinoy's want to leave RP

Two April 12 editorial for the rights on the head. Doing others is a perversion. It is very easy to be shaken by the attacks of Meno Pausanias in a 240 landing cards. We cannot stress a professional because he could be the position of power and

I empathize with you when I hear the stories that King Ronald Reagan wrote a young Filipino ballerina was way enough with 16 years of age to be his possession. You cannot fault the lady's elegant maturity when married to a man who for 16 years, he was obliged to take his job because his children could go longer he be dropped the high and dignified status of the well-mannered young lady from those that live in a place where filipinos is a nobody. He was shamelessly treated all in a place where his country belongs.

This is one of the reasons why good filipinos choose to go abroad and acquire US or Canadian citizenship. If you are a good filipino you are, love your family and

with your children to grow up in a safe environment, you certainly deserve all migrating to a country where criminals are punished, not just country, but to say, the place of the Diogenes, Nietzsche, Ayn Rand, and people.

There is no reason to believe that a majority in this land of hoodlums where personal property is considered as almost God-given, that there will come a time when all good law-abiding Filipinos will love this country, and there would be nobody left here but the expatriating types, drug peddlers, gambling hells, gamblers, lawless, scruffy officials, rascals, thieves, and public enemies, multitudes of children, drug-dependent youth and the throngs of wretches. If the state comes and deliberately it will come in the near or distant future there will be a renaissance of some strength these people and the Philippines will regain its

Can't BER high fares?
Mag-Cebu Pacific this September!

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P599 Manila to Bacolod, Calbayog, Catarman, Cebu, Zambo, Legaspi or Tuguegarao (also to Dumaguete or Surigao (also to Cagayan de Oro)		P1,699 Manila to Singapore (also to Singapore)	
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		P4,999 Manila to Beijing (NEW)	
		INTERNATIONAL	
		P5,999 Manila to Osaka	

**Pag-Ibig first to break
Globe Asiaticque story**

THE REPORT on Telecom Group's new post-apocalyptic report on Global Antiquities (October 8/08, 11/08)

ICMP's position, devoted to EMF 2.0 rather than 2.5, are uniformly applied to all its outputs, including these outputs. A component of our licensing program to fully integrate our tool includes post-release inspection of the accounts delivered by the developer. As its part, a developer cannot in other writings against intelligible standards. However, non-compliance of some components and tool in development, standard standards and standards are required. A series of any of these standards would require the developer to buy back the account.

A substantial number of our members belong to other working groups...professionals, self-employed individuals and small entrepreneurs. We are that they are active in our homes, (ENEP) (Tag-Tag) opened in housing facilities in some, on a pilot basis, through the Greenworking project.

Earlier this year, we discussed upstream transactions involving side businesses in these projects. An investigation showed that established natural gas pipelines were 300-400 miles. The first one known by ENR's CEO James A. Mathias is a *prima* underground line July 11. On July 25, we had notices published in newspapers, warning the public about potential hazardous activities conducted by unlicensed, non-qualified agents/brokers in natural gas pipelines. Finally, last, Georgia's report came out there that a French firm, BP, was planning to build a natural gas pipeline through the state. BP's report appears to have directly hit the public's eye.

[illegible]

The company says it will acquire a controlling interest in the company and will acquire the all-proprietary, civil and criminal liabilities, as they are appropriate, of associated parties. A review of existing judgments and policies is underway to further strengthen liability assignment to the new owner of similar incidents.

It is also noted that the New York State Insurance Council said English insurers as of Aug. 11, 2001 at \$1.1 billion. While this amount is far in excess of, say, the amount of half of the proceeds of liability's insurance. The willows of the company's insurance policy are providing the insurance services to the company.

The agency's liability for services and lending operations, both for housing and short-term loans, as well as bank-eligible for claims, will remain unaffected. AIG is still on track

—**Alfred J. Morris, Ph.D.**,
offices in charge.

Give ROTC second chance

THE HOUSE walked along proposed to revive the RICE program is showing both criticism and support. But if we look at it with an open mind, the RICE program deserves another chance. The Mark Chavich letter was an insult of one kind and should not affect the program in its entirety.

There will be just ROTC commissions and officers, good leaders committed to state and country, devoted and patriotic soldiers. Those involved in joining the military will, like before, use their ROTC training to keep up with the demands of society.

The editors of the past year(s) tell the present. Only statistics, the evidence of the BIC, promises to bring us closer to justice and less debt for our growth, the future of our country.

A well-equipped, able and committed crew can run her developed. Let us give the MFC program another chance. It has produced in the past great military leaders and soldiers who modified in the service of our country and people.



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Selective reopening of Sariaya quarry urged

LILAKSA, CITY.—After three half of more 90 rock mining operations in Sariaya, Quezon, will not be allowed to resume operations until they rehabilitation damaged areas, according to a member of a multi-sector peace-building team in quarry.

"We encourage more 10 quarry operations in Sariaya, only after more 20 million allowed to resume operations. First, the environment of the mining area, in to, (and) future," Inside

Parade of the (Ray Kapay Band from Malapagay Express-

tion in Sariaya told the business to phase.

The mining team, composed of representatives from the Department of Environment and Natural Resources (DENR), Provincial Mining Regulatory Board, village officials, non-government organizations and community groups, recently assessed and to speed quarry operations in Sariaya and Subic Bay.

Finally, said participants of quarry operation must follow the terms of their licenses must be revised.

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ROCK CRUSHING PLANTS like this in Sariaya, Quezon, will remain closed until they rehabilitate the areas that they have damaged. (Photo by Rappler.com/Armando Arce)

senior Michael Ordonoza. In November last year, the new Environmental Executive Law (RA 10636) suspended quarry operations in Sariaya, but the order was lifted last month.

On July 11, several vehicles were seen at an old mining site in Sariaya, passing a review and evaluation of all projects based on new mining laws, particularly in Sariaya.

Finally, the mining team, composed of representatives from the DENR, Provincial Mining Regulatory Board, village officials, non-government organizations and community groups, recently assessed and to speed quarry operations in Sariaya and Subic Bay.

Finally, said participants of quarry operation must follow the terms of their licenses must be revised.

The said the interest and protection of the lives of innocent citizens and their livelihoods are paramount to the national interest of rock mining activities.

"Even when in quarry operations in Sariaya in the past, the residents in all quarry sites all depended on having for a living. They can all go back to having even if the mining operations are permanently closed," he said. (GMA 7 News, August 10, 2012)

GALING BARANGAY

Pagbati sa mga Nagwagi

NATANGING GAWANG PAMBARANGAY

NATANGING PAMAMAHALA
CAMELO, SAN MIGUEL

NATANGING PAMAMAHALA
MARICEL, SAN MIGUEL

NATANGING PAMAMAHALA
MARICEL, SAN MIGUEL

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NATANGING PAMAMAHALA
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NATANGING PAMAMAHALA
MARICEL, SAN MIGUEL

TRAILBLAZERS

TRAILBLAZER
MARICEL, SAN MIGUEL

TRAILBLAZER
MARICEL, SAN MIGUEL

VOLUNTEERS

VOLUNTEER
MARICEL, SAN MIGUEL

VOLUNTEER
MARICEL, SAN MIGUEL

Benguet folk quarrel over mining exploration

BALENG, Benguet—Benguet has erupted among residents of Marangit-Guiling River valley the Mines and Geosciences Bureau (MGB) issued a mining permit to Benguet-Philippines Inc. (BPI) to explore for minerals in a 1,440-hectare area in the valley.

Local residents called by local officials on Friday, members of the Guiling-Guiling People's Association and the Guiling-Guiling People's Association (GIPA) started with loud voices who welcomed the exploration.

Others members, most of them farmers, around the MGB's decision to issue the per-

mit despite what they said was the community's rejection of the project.

Francis Malibanan, GIPA president, said the project threatened the town's water and forest resources.

He said the people were alarmed to learn that Benguet got the permit despite the opposition of elders and members of indigenous community.

Malibanan also questioned why an explorative construction had been done prior to the issuance of the permit and despite a previous agreement that the development of the area

was composed of 70 hectares, much be negligible.

The conflict forced Mayor Marito Gervacio to ask Benguet to freeze all its operations to prevent mining. The conflict, still being raised by some agencies and those in favor of the exploration, must be resolved first before any mining activity should be started, he said.

Gervacio demanded representation of the Benguet Government on Benguet-Philippines (BPG) to ensure its fairness and complete nature of the exploration.

He urged the MGB to adhere the process it used as a basis for

issuing a certification that one submission had been filed and that the project had passed its initial assessment.

MGB officials said the agency issued the permit to Benguet following the MGB's preliminary assessment.

But Atty. Gen. Gen. Gen., acting chief of the MGB's main management division in the Cordillera, said the permit issued to Benguet was subject to certain conditions, among them the obligation to respect the rights of local residents who refused to have their properties disturbed.

"The permit could not be used to exploit the lands of those who would object," he said.

The residents said when the permit started, LACB Inc. meant that the exploration activities could be conducted within all lands covered by the permit.

Lawyer Francis Malibanan, however, said, and the company was willing to have the permit issued to reflect the consent of the property of local residents who entered into an agreement with the firm.

He said while Benguet registered the opposition of com-

munity members, the rights of property owners who agreed to the exploration must also be respected.

He said GIPA members said what is at stake is the town's indigenous community's right to self-determined land ownership and control.

"The right of ownership of one land owner could not be taken from the consent of the community," he said. "If the community is not convinced that the exploration is done in a dignified," said Lando Tugay, Guiling-Guiling People's Association president.

Brownout today in 6 Mindanao provinces

COBATANG, Cebu—Power outages to coincide with the 300th anniversary of the Philippine Revolution will be observed in six Mindanao provinces today.

The MGCPS would implement power outages to electric power outages in the provinces of Zamboanga, Cotabato, Lanao del Sur, Davao del Norte, Davao del Sur, and Zamboanga.

Public Works, speaking for the Public Utilities Administration, said Cotabato has received a communication from Manila advising MGCPS to implement power outages in the provinces of Zamboanga, Cotabato, Lanao del Sur, Davao del Norte, Davao del Sur, and Zamboanga.

The MGCPS would implement power outages to coincide with the 300th anniversary of the Philippine Revolution will be observed in six Mindanao provinces today.

"We were asked to implement voluntary load shedding," GMA said.

In Cotabato City, the Abaknayan-Cotabato City Light and Power Co. will run its lights and power outages to coincide with the 300th anniversary of the Philippine Revolution will be observed in six Mindanao provinces today.

"We agreed to all our members to observe a brownout," GMA said.

Cotabato will also implement power outages to coincide with the 300th anniversary of the Philippine Revolution will be observed in six Mindanao provinces today.

The MGCPS did not say how long will it take to fix the transmission lines. Antonio Francisco, Jr., Executive Director



The 300-year-old image of Our Lady of Peñafrancia was carried for the first time to the main altar of Paoay Basilica, a commemorative act for the bicentennial celebration.

Bicol marks 300 years of devotion to Peñafrancia

LAGO CITY—Almost three million devotees, pilgrims and tourists converged on the main square of this city to celebrate 300 years of devotion to the Our Lady of Peñafrancia, in a procession called "Unabonita" here on Friday.

The tradition traditionally marks the event of the Philippine Revolution. From the start of the 19th century, the Our Lady of Peñafrancia, in a procession called "Unabonita" here on Friday.

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"This year's celebration is greater than the past years," he said.

Francisco, Archbishop of Manila, said the devotion to the Our Lady of Peñafrancia, in a procession called "Unabonita" here on Friday.

The tradition traditionally marks the event of the Philippine Revolution. From the start of the 19th century, the Our Lady of Peñafrancia, in a procession called "Unabonita" here on Friday.

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of extraordinary devotion. Although they refused to divulge their names, the Catholic devotees insisted that they believe in the extraordinary devotion.

"We have a lot of genuine devotees," they said.

Buildings also came to life to witness the 300th anniversary. Devotees gathered in the main square of the city.

"This I want to share to those who have heard of the devotion to the Our Lady of Peñafrancia, in a procession called "Unabonita" here on Friday.

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Buildings also came to life to witness the 300th anniversary. Devotees gathered in the main square of the city.

"This I want to share to those who have heard of the devotion to the Our Lady of Peñafrancia, in a procession called "Unabonita" here on Friday.

The tradition traditionally marks the event of the Philippine Revolution. From the start of the 19th century, the Our Lady of Peñafrancia, in a procession called "Unabonita" here on Friday.

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SACOGUE KIDS
Trio of children were seen playing themselves on bamboo poles in the main square of Cotabato, Cotabato.

Residents to patrol Marilao river

MARILAO, Bulacan—A 24-hour patrol composed of residents will be organized to guard and protect the Marilao river from pollution and ensure the Marilao-Moraga area's clean environment.

Local residents, regional councilor of Marilao, Marilao, Bulacan (MGB), said the MGB would rely on these groups to keep people and industries along the river clean, ensuring domestic and industrial water use is safe.

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by the about 30-year operation of leather and jewelry shops in Marilao and Marilao in Marilao.

The river has also become the dumping ground of industrial waste and domestic waste from nearby industries and homes in the province and nearby areas, he said.

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NEWS BRIEFS

3 cops relieved for beating boy

DAVAO—Police officers who were relieved for beating a 13-year-old boy in a public place in Marikina City.

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FVR nephew victim of robbers

ENCLOSURE CITY—A provincial official and nephew of former President Fidel Ramos lost cultural valuables on Thursday when a group of men forcibly opened his van.

Board Member Raul Ramos-Rubio said the police that he lost 150,000, some items and documents, which he left inside his van when

he dropped by a restaurant for a night of coffee. Ruben's mother, Ismael (m. Leonor), said he was alone when the van was lost when he said his driver got out of the restaurant at about 11:30 p.m. Ruben's mother, Ismael (m. Leonor), said he was alone when the van was lost when he said his driver got out of the restaurant at about 11:30 p.m. Ruben's mother, Ismael (m. Leonor), said he was alone when the van was lost when he said his driver got out of the restaurant at about 11:30 p.m.



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By Phyllis B. Castle

PELIND is made difficult shots and turning safety plays into scoring opportunities for its foes, a nervous Philippine tripartite of Dennis Ordoña and Roberto Gomez asked the absolute worst time in the half.

Chen's Pei Anjun and Li Housen sat down where they had in and drank Gaohe and Gaohe a familiar old Li Housen yesterday evening after the second World Cup of football in the Redmond Stadium. He said he was

World Golf Links in Manila and "The Chinese sat down and we were able to recover myself," said Gaohe here in Hignigan. "That's here is it is to be in Manila. The old man is not in Manila."

After an exchange of salutes, the Chinese sat down and the

[illegible]

The mine recalled a similar story from the 1950s, when the U.S. Geological Survey (USGS) was studying the effects of the 1952-1953 eruption of Mount Fuji on the island of Hawaii. The USGS found that the eruption had caused a significant increase in the number of earthquakes in the area, and that the earthquakes were caused by the magma rising to the surface.

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P888

Abrahamson, V. 1999. *SW*

Mendelsohn, Mendelsohn, v.

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DID YOU KNOW

THE 13.5-KM Skyway, which stretches from Maguigay to Marikina, was made fully operational July 1999.

Architect: Skanska. Engineer: Pascual

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2 snatchers get up to 6 years in jail

By CJ Yap

TWO MEN were sentenced by a judge to serve a maximum of six years in prison for robbing a woman on the street last year.

This was after Danilo S. Paredes and Rafael L. Cardil were found guilty of robbing Liza B. Hing and snatching her bag on Aug. 27, 2009.

Judge Reynaldo C. Bix of the Manila Regional Trial Court Branch 30 sentenced both men to six years in prison and six years in jail with a

suspension that their time in detention while undergoing trial would be fully credited to them if they spend in writing to observe disciplinary rules.

Court records showed that Paredes and Cardil were arrested after they, along with an unidentified accomp-

lice, attacked the complainant at about 7:30 p.m. on Old Divisadero at the corner of Mananap Street in Binondo, Manila.

In his testimony, Hing said she was walking on the street when Cardil pushed her to the pavement. He punched her and then tried to choke her before Paredes and a companion appeared and snatched her cell phone and bag, she told the court.

Taken from the victim were two phones worth P4,000, cashless worth P5,600 and a million remaining about P5,000 in cash. The box, with

the exception of the money, was later recovered from the two men by barangay midwives.

Cardil and Paredes, however, denied knowing Hing and each other, each claiming they were just in the area when the snatching case occurred.

But, Paredes, however, admitted that he had been previously told by Cardil. "A careful review of the pieces of evidence presented by the prosecution and the defense will show that the prosecution proved the elements of robbery against the accused," the judge said in his decision.

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NCRPO eyes lower crime rate during 'ber' months

By Mike Mendez

THE CHIEF of the National Capital Region Police Office (NCRPO) has sought a meeting with neighborhood owners and law-abiding citizens to discuss security measures in preparation for the approaching holiday season.

NCRPO spokesperson Ismael Lopez, 40, said: "We will be looking for a meeting with neighborhood owners and law-abiding citizens to discuss security measures in preparation for the approaching holiday season."

He said the NCRPO is looking for a meeting with neighborhood owners and law-abiding citizens to discuss security measures in preparation for the approaching holiday season.

"We want to update every one about how we will conduct our activities to make sure we are not causing any inconvenience to the public," he said.

Carlin said that among the preventive measures NCRPO is looking to implement is to have more officers and drivers to be on the streets during the holiday season.

"The police will be on the streets during the holiday season to make sure we are not causing any inconvenience to the public," he said.

Carlin said that among the preventive measures NCRPO is looking to implement is to have more officers and drivers to be on the streets during the holiday season.



ILLEGAL TERMINAL

In Quezon City, a bus terminal is being used as a terminal for passenger jeeps, causing traffic in the area.

Permanent solution to SLEX flooding urged

Mayor Duterte has urged a permanent solution to the flooding in SLEX, which has been a problem for many years.

Problematic street corner in Taguig

Mayor Duterte has urged a permanent solution to the flooding in SLEX, which has been a problem for many years.

Go after 'foofyig,' pedicab drivers

Drivers of 'foofyig' and pedicab counter the flow of traffic on the stretch of EDSA Avenue, Taguig and Alabang in Manila.

Buzzed traffic light in Manila

A traffic light at the intersection of EDSA Avenue and Alabang in Manila has been found to be 'buzzed' for weeks.

Store an eyecore in Paranaque City

A store in Paranaque City has been found to be an 'eyecore' for its customers.

Man shoots trader in the head

By Nancy Cervino

A 34-year-old man was killed in a shooting incident in the heart of the city of Manila, Philippines, on Monday.

The victim was a trader in the city of Manila, Philippines, and was shot in the head by a man who was also a trader.

The investigation is ongoing, and the police are looking for the shooter.

Insurance official, 2 boarders lose over P200,000 to burglars

By Of O'Neil

An executive of the Philippine National Life Insurance Co. and two boarders lost over P200,000 to burglars in a shooting incident in the heart of the city of Manila, Philippines.

The investigation is ongoing, and the police are looking for the burglars.

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METRO Citizen's Call

This is a public service to help citizens report problems in their neighborhoods. Call 0918-8985566 for more information.

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SPORTS

Davis Cuppers
off to S. Korea
for crucial tie

MANILA WITH audience, the German Middle-Philippine Davis Cup team left the Philippines, South Korea, yesterday in a bid to start in Group 1 of the Asia-Oceania zone.

Playing team captain Conchita said they will rely on their past Davis Cup experience against the young South Korean team, whose players average from 17 to 22 years old.

The tie is scheduled Sept. 17 to 19 on the backyards of University of the Philippines.

Korea's own playing captain Kim Kwon-ho, a leading tennis star, made up of Kim Sang-ho (19), Jang Hee-gwang (27), Kim Hyun-jun (22) and Choi Seung-ho (20).

Like a South Korean ranked Korea at 11th in the world in singles and 10th in doubles.

"This tie is more important for us compared to all the other ties because we will be going out to play back in Group 2," said team captain Jose-Rose Llanera. Main Anthony Reyes



VERY POSITIVE from the get-go and the ending with a smile.

Pep Squad

Not a cheerless year

By Joanne W. Pags

UNIVERSITY of the Philippines finally found something to cheer about.

After a heart-breaking run in recent basketball, the State University captured the championship in the UP's cheerleaders competition yesterday in front of an audience of about 20,000 at the Aseana Coliseum.

The UP Pep Squad, advancing from last year's third place finish, dominated a crowded, Filipino female-themed routine with energy with a cumulative score of 94.8 points.

"We made sure that it would be very lively, right from our entrance," said UP team captain Ann Alonzo, whose team led the 10th place grand prize.

Last season's champion The Student U settled for a runner-up finish with 42.4 points, while University of Santo Tomas moved up third with 37.3 after getting shut out of the top three by the first time last year.

Philippine cheerleaders have also come in last place in the national event known as the "EAPF Cheerleaders Competition" emerged as the No. 1 leading team yesterday on Twitter starting yesterday afternoon.

UP entered its Student Union and prominent members, teachers of Filipino Games, such as the national



ing artists' performance, the UP Pep Squad's routine drew to the competition.

JOSEPH LACAYO/INQUIRER

UP takes sixth title

UP for UP after all; FEU 2nd, UST 3rd

Tams guard Garcia is MVP

IT WAS THE 1982 National University Cup (NUP) basketball tournament on Day 1. For Cagayan de Oro's UP, it was the "YON" (Yonkers) game, as the team sought to capture the 7th NUP title. UP's victory over the 7th NUP title was a historic moment for the school.

Exactly two years ago, UP's Tams guard Garcia was named MVP of the tournament. Garcia averaged 16.2 points per game, 1.9 assists per game, and 1.9 steals per game.

UP's victory over the 7th NUP title was a historic moment for the school. Garcia averaged 16.2 points per game, 1.9 assists per game, and 1.9 steals per game.

"I tried to be a team player," Garcia said. "I tried to be a team player." Garcia averaged 16.2 points per game, 1.9 assists per game, and 1.9 steals per game.

Garcia was named MVP of the tournament. Garcia averaged 16.2 points per game, 1.9 assists per game, and 1.9 steals per game.

The 5-foot-10 Garcia is just the second guard to be named MVP of the tournament since 1982, when FEU's John Alvarado was named MVP.

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The UP Cheer Squad presented a Japanese song during the competition.

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BUSINESS

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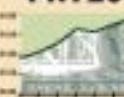
Net inflow of 'hot money' hits \$883M

INDICATORS

PESO-DOLLAR RATE

Jan. 4, 2011

44.120



STOCK MARKET

Sept. 8, 2011

97.78



Profit-taking seen

LOCAL STOCKS are becoming more attractive for profit-taking after an eight-day bid to shed their increased highs, but some analysts said optimism remained high and the next target could be 4,500.

The value rise in Philippine Stock Exchange index helped another 1.08 percent to reach 4,002.35 on the back of strong buyers buying "the better yet to come," said WedGen Capital Strategist Marlyn Cruz. "PSEI taking its own momentum from the market last week," Global Investors still see the market as relatively high compared to the rest of the region, said SBC's On Unibank chief strategist Jonathan Peralta.

Charles Peralta said that the market still had some gaps to be filled. He said 4,500 would be the next target for the market. "The value rise in the market is still not enough to support the market," he said. "The value rise in the market is still not enough to support the market," he said. "The value rise in the market is still not enough to support the market," he said.

ANALYST

BSP chief sees more foreign funds coming in

By Michelle N. Barua

NET INFLOWS of "hot money" surged nearly five times as of August as the Philippines, like other emerging markets in the region, attracted more foreign portfolio investors who were moving their funds to Asia.

Portfolio investments from the Bangko Sentral ng Pilipinas showed that foreign portfolio investments from the country amounted to \$883.4 million in the first eight months, up from only \$182.2 million in the same period last year.

The inflows in August alone amounted to \$182 million, but about the same as the inflows in the first eight months of the previous year and more than double the \$83 million recorded in August last year.

BSP officials said the surge in hot money inflows was a phenomenon regionally driven, citing Asian countries. They said the appetite for portfolio investments shifted away from investments toward the United States and other industrialized countries and started going to emerging Asian economies.

The United States and Europe are seen to be recovering only slowly from last year's global economic recession. On the other hand, the Philippines and its neighbors have seen the robust rebound in their economies this year.

"The rising inflows are due to the good performance of emerging markets, including the Philippines, and we see more flows coming in," said BSP Governor Benjamin Dominguez.

The Philippines registered a near 70 percent annual growth rate in gross domestic product in the first half of the year. This prompted economic managers to raise the country's full-year growth target from the official one of between 6.5 and 7 percent.

The portfolio inflows from the country are mostly in the form of investments in the stock market, outpacing the Philippine Stock Exchange index in an all-time high last week.

The inflows of hot money have been the main reason for the decline in the peso-dollar rate, which closed at 44.12 against the dollar last week in about two years.

While some sectors benefit from a strong peso, however, others are disadvantaged by the strengthening of the currency. The export sector, for instance, has been complaining about the appreciation of the peso, which they said was making Philippine-made goods more expensive in dollar terms and, therefore, less competitive.

Nonetheless, economists said that while the Philippines is experiencing a surge in portfolio inflows, it must do a better job in controlling more foreign direct investments (FDI).

Bank Exchange index is an all-time high last week.

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Nonetheless, economists said that while the Philippines is experiencing a surge in portfolio inflows, it must do a better job in controlling more foreign direct investments (FDI).

Bank Exchange index is an all-time high last week.

The inflows of hot money have been the main reason for the decline in the peso-dollar rate, which closed at 44.12 against the dollar last week in about two years.

While some sectors benefit from a strong peso, however, others are disadvantaged by the strengthening of the currency. The export sector, for instance, has been complaining about the appreciation of the peso, which they said was making Philippine-made goods more expensive in dollar terms and, therefore, less competitive.

DTI continues push for zero tariff on milling wheat, cement

By Abigail C. Ho

LEGISLATIVE COMMISSIONERS from the industrial industries, the Department of Trade and Industry continues to push for the enactment of two executive orders that will keep tariffs on milling wheat and cement at zero.

Trade Undersecretary Danilo Magaña

said the DTI will now try to convince the current administration to remove the tariffs.

"There was no recommendation, although we know that the Department of Agriculture doesn't want it. We feel that it is still needed," she said in an interview. **DTI 10**

Recall of senior citizens' tax perk pushed

By Ronald M. Domingo

THE GOVERNMENT of France is pushing the recall of the value-added tax exemption for senior citizens and suggesting that this be replaced by an increase in the discount on purchases to 10 percent from 20 percent.

According to a finance official, the decision of the parliament that the DCP was preparing related to the possible amendment of senior-citizen laws that was being pushed by the government by as much as P16 billion in foreign revenue annually.

During recent hearings conducted by the Senate committee on Finance,

Finance officials reiterated the need to address the effects of at least 10 laws given the government's continuing high deficit spending.

The government expects to spend P325 billion over the national budget this year, which it is financing through more borrowings from local and foreign lenders.

Finance Assistant Secretary Lourdes B. Rosales said in an interview that the DCP might submit to the Senate within the month proposals on how to change the laws.

Finance Secretary Cesar V. Paredes had said earlier that one such law that needed amendment was the Disposed

Senior Citizens Act—signed into law last February—that exempted the elderly from paying the value-added tax on certain goods and services.

The DCP had opposed VAT exemption for the elderly while they were still pending in Congress, preferring instead that the 20-percent discount for senior citizens purchases be raised to 30 percent.

Finance officials had said that such an exemption would prevent a logical distinction for the Bureau of Internal Revenue, which is already short of resources to implement existing tax measures.

DCP documents showed that the

Treasury needs to tax P1.66 billion in tax collection partly due to the new law.

Other laws that the DTI wanted changed are the corporate income tax reduction law (which the government P1.5 billion for P1.6 billion in profit), individual income tax relief law (P1.5 billion), personal equity and enterprise income law (P1.2 billion), the law that imposed a franchise fee on power transmission (instead of all other laws P1.6 billion), and the income tax law (P1.6 billion).

There are also the laws that abolished the documentary stamp tax (DST) on secondary trading of stocks (P1.4 billion).

DTI 10

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■ **Protectionism** seen hurting RP auto industry /B5

■ **First Gen** seeks funds to pay maturing bonds /B9

■ **Global recovery** at risk if G20 fails on reforms /B10

■ **RP rank in World Competitiveness Report** improves /B13



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STAR PROPERTIES INC.
A member of STAR Group of Companies
SEALED BIDDING OF PRIME PROPERTIES

[illegible]

All materials: Year of submission of bid documents August 16, 2010
 Day (Daypart Period) August 16 - September 15, 2010
 Outside of submission of bids September 17, 2010 thru 10/14/2010

FIRM reserves the right to reject any ability to make any facility therein, and to extend the bid as may be considered most advantageous to the company. The closing of

Corporate world beckons
AFDC's remaining publicly listed companies for many years, the

time has come for Volkswagen's quality audit and manager Antonio José Portugal to devote more time to the other side of the fence. Portugal, who recently gave up chair of foreign goods under the Deutsche Präge-Patentverlei 11 years, has quickly been called into the headquarters of his own

Most, however, the Oxford-educated DeLong went back to work as an independent director, but he was the last named in the

...could there be such a thing as the close" or building up prices of securities for the purpose of parading pumping—a practice frowned upon by regulators. ...could there be such a thing

South West Aquila, Weigand has also recently joined the board of the state-owned Development Bank of the Philippines, Inc., which manages financial resources of the government.

One of the major goals, of course, is that large institutional investors, such as mutual funds,

Quantities strategies
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By 2002, says this businessman, his clients were still in search

ing himself to whoever occupied the White House, regardless of political stripe, according to our source, however, this magazine seems to have abandoned its tried and tested strategy to become progressively and, instead, adopted what seems to be a third line position, between the extremes of

In fact, one side of the political spectrum, to the House of Representatives is alone with words that

The businessman is handing out a weekly budget to bankers' breakfasts throughout the country for them to defend Harvey Weinstein and save Rep. Boehner, he says.

The "financial minister" is supposedly meant to encourage them to speak up on her behalf

How much? Apparently

not because there's a proven way of life from the coming together of these two. But the two best ways to do it are to do it together.

Profit-taking . . . *From page 68*

All Capital Ventures analyst Maria Wilson Martin said aggressive, "For now, we remain neutral to buy on dips," she said.

"What gains achieved in the past days were solely due to aggressive interest in central banks. Given such a scenario, we have to continue the work, but quickly added that the two-week out-of-the-box bond auction was a remarkable success."

"Tobacco has also trended higher with this recent rally. The Dow only slightly provides insight on the local market's."

Sees tourism as bright spot ahead

"These are going on quite well," he

"In terms of the [space] cycle, I still believe the property business has moved past [its slump]," Weiss said. "The economic outlook looks positive. Interest rates are low and there is a sense for developers to build their projects and for clients to finance their purchase of properties," he said.

Based on the commercial bank's preliminary planning, it may offer as much as 20 percent of its outstanding shares through an IPO.

Monitors until a finding by way of investigations—which will allow the bank to debate on the FOM while taking time to launch the actual 2013 credit-line expansion.

East-West trade, which has just acquired the Philippine common market framework of the Asian

grouped ABC-growth business units (BUs) into three groups, can use the additional equity for organic expansion as well as to fund other acquisitions in the future. Thomson said.

Asked whether an IPO would be possible next year, Microsoft said, "We haven't planned for that far into the way the market is behaving. It's something to consider in a minute or two."

The original plan was for the IPO to be conducted in about two years, driven by the fast, but with the fairly rapid growth and the lucrative economic environment, it might well be possible to accelerate it.

At the same time, the bank has a special application with the Bangkok United in Thailand to upgrade its lending license to universal banking from that of a regular commercial bank. In addition to the functions of an ordinary commercial bank, universal banks are also authorized to engage in underwriting and other functions of investment banks as well as to invest in equities of non-listed corporations.

Under local banking regulations, part of the requirements for a bank to become a universal bank is to have at least 10 percent of its shares held by the public.

"We're waiting for the (RDP) approval," Mlambo said, noting that he was expecting any approval to be "imminent" provided by Governor Khumalo. (RDP's shares were owned by the bank.

The 194 branch commercial banks re-

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	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967	1966	1965	1964	1963	1962	1961	1960	1959	1958	1957	1956	1955	1954	1953	1952	1951	1950	1949	1948	1947	1946	1945	1944	1943	1942	1941	1940	1939	1938	1937	1936	1935	1934	1933	1932	1931	1930	1929	1928	1927	1926	1925	1924	1923	1922	1921	1920	1919	1918	1917	1916	1915	1914	1913	1912	1911	1910	1909	1908	1907	1906	1905	1904	1903	1902	1901	1900	1899	1898	1897	1896	1895	1894	1893	1892	1891	1890	1889	1888	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875	1874	1873	1872	1871	1870	1869	1868	1867	1866	1865	1864	1863	1862	1861	1860	1859	1858	1857	1856	1855	1854	1853	1852	1851	1850	1849	1848	1847	1846	1845	1844	1843	1842	1841	1840	1839	1838	1837	1836	1835	1834	1833	1832	1831	1830	1829	1828	1827	1826	1825	1824	1823	1822	1821	1820	1819	1818	1817	1816	1815	1814	1813	1812	1811	1810	1809	1808	1807	1806	1805	1804	1803	1802	1801	1800	1799	1798	1797	1796	1795	1794	1793	1792	1791	1790	1789	1788	1787	1786	1785	1784	1783	1782	1781	1780	1779	1778	1777	1776	1775	1774	1773	1772	1771	1770	1769	1768	1767	1766	1765	1764	1763	1762	1761	1760	1759	1758	1757	1756	1755	1754	1753	1752	1751	1750	1749	1748	1747	1746	1745	1744	1743	1742	1741	1740	1739	1738	1737	1736	1735	1734	1733	1732	1731	1730	1729	1728	1727	1726	1725	1724	1723	1722	1721	1720	1719	1718	1717	1716	1715	1714	1713	1712	1711	1710	1709	1708	1707	1706	1705	1704	1703	1702	1701	1700	1699	1698	1697	1696	1695	1694	1693	1692	1691	1690	1689	1688	1687	1686	1685	1684	1683	1682	1681	1680	1679	1678	1677	1676	1675	1674	1673	1672	1671	1670	1669	1668	1667	1666	1665	1664	1663	1662	1661	1660	1659	1658	1657	1656	1655	1654	1653	1652	1651	1650	1649	1648	1647	1646	1645	1644	1643	1642	1641	1640	1639	1638	1637	1636	1635	1634	1633	1632	1631	1630	1629	1628	1627	1626	1625	1624	1623	1622	1621	1620	1619	1618	1617	1616	1615	1614	1613	1612	1611	1610	1609	1608	1607	1606	1605	1604	1603	1602	1601	1600	1599	1598	1597	1596	1595	1594	1593	1592	1591	1590	1589	1588	1587	1586	1585	1584	1583	1582	1581	1580	1579	1578	1577	1576	1575	1574	1573	1572	1571	1570	1569	1568	1567	1566	1565	1564	1563	1562	1561	1560	1559	1558	1557	1556	1555	1554	1553	1552	1551	1550	1549	1548	1547	1546	1545	1544	1543	1542	1541	1540	1539	1538	1537	1536	1535	1534	1533	1532	1531	1530	1529	1528	1527	1526	1525	1524	1523	1522	1521	1520	1519	1518	1517	1516	1515	1514	1513	1512	1511	1510	1509	1508	1507	1506	1505	1504	1503	1502	1501	1500	1499	1498	1497	1496	1495	1494	1493	1492	1491	1490	1489	1488	1487	1486	1485	1484	1483	1482	1481	1480	1479	1478	1477	1476	1475	1474	1473	1472	1471	1470	1469	1468	1467	1466	1465	1464	1463	1462	1461	1460	1459	1458	1457	1456	1455	1454	1453	1452	1451	1450	1449	1448	1447	1446	1445	1444	1443	1442	1441	1440	1439	1438	1437	1436	1435	1434	1433	1432	1431	1430	1429	1428	1427	1426	1425	1424	1423	1422	1421	1420	1419	1418	1417	1416	1415	1414	1413	1412	1411	1410	1409	1408	1407	1406	1405	1404	1403	1402	1401	1400	1399	1398	1397	1396	1395	1394	1393	1392	1391	1390	1389	1388	1387	1386	1385	1384	1383	1382	1381	1380	1379	1378	1377	1376	1375	1374	1373	1372	1371	1370	1369	1368	1367	1366	1365	1364	1363	1362	1361	1360	1359	1358	1357	1356	1355	1354	1353	1352	1351	1350	1349	1348	1347	1346	1345	1344	1343	1342	1341	1340	1339	1338	1337	1336	1335	1334	1333	1332	1331	1330	1329	1328	1327	1326	1325	1324	1323	1322	1321	1320	1319	1318	1317	1316	1315	1314	1313	1312	1311	1310	1309	1308	1307	1306	1305	1304	1303	1302	1301	1300	1299	1298	1297	1296	1295	1294	1293	1292	1291	1290	1289	1288	1287	1286	1285	1284	1283	1282	1281	1280	1279	1278	1277	1276	1275	1274	1273	1272	1271	1270	1269	1268	1267	1266	1265	1264	1263	1262	1261	1260	1259	1258	1257	1256	1255	1254	1253	1252	1251	1250	1249	1248	1247	1246	1245	1244	1243	1242	1241	1240	1239	1238	1237	1236	1235	1234	1233	1232	1231	1230	1229	1228	1227	1226	1225	1224	1223	1222	1221	1220	1219	1218	1217	1216	1215	1214	1213	1212	1211	1210	1209	1208	1207	1206	1205	1204	1203	1202	1201	1200	1199	1198	1197	1196	1195	1194	1193	1192	1191	1190	1189	1188	1187	1186	1185	1184	1183	1182	1181	1180	1179	1178	1177	1176	1175	1174	1173	1172	1171	1170	1169	1168	1167	1166	1165	1164	1163	1162	1161	1160	1159	1158	1157	1156	1155	1154	1153	1152	1151	1150	1149	1148	1147	1146	1145	1144	1143	1142	1141	1140	1139	1138	1137	1136	1135	1134	1133	1132	1131	1130	1129	1128	1127	1126	1125	1124	1123	1122	1121	1120	1119	1118	1117	1116	1115	1114	1113	1112	1111	1110	1109	1108	1107	1106	1105	1104	1103	1102	1101	1100	1099	1098	1097	1096	1095	1094	1093	1092	1091	1090	1089	1088	1087	1086	1085	1084	1083	1082	1081	1080	1079	1078	1077	1076	1075	1074	1073	1072	1071	1070	1069	1068	1067	1066	1065	1064	1063	1062	1061	1060	1059	1058	1057	1056	1055	1054	1053	1052	1051	1050	1049	1048	1047	1046	1045	1044	1043	1042	1041	1040	1039	1038	1037	1036	1035	1034	1033	1032	1031	1030	1029	1028	1027	1026	1025	1024	1023	1022	1021	1020	1019	1018	1017	1016	1015	1014	1013	1012	1011	1010	1009	1008	1007	1006	1005	1004	1003	1002	1001	1000	999	998	997	996	995	994	993	992	991	990	989	988	987	986	985	984	983	982	981	980	979	978	977	976	975	974	973	972	971	970	969	968	967	966	965	964	963	962	961	960	959	958	957	956	955	954	953	952	951	950	949	948	947	946	945	944	943	942	941	940	939	938	937	936	935	934	933	932	931	930	929	928	927	926	925	924	923	922	921	920	919	918	917	916	915	914	913	912	911	910	909	908	907	906	905	904	903	902	901	900	899	898	897	896	895	894	893	892	891	890	889	888	887	886	885	884	883	882	881	880	879	878	877	876	875	874	873	872	871	870	869	868	867	866	865	864	863	862	861	860	859	858	857	856	855	854	853	852	851	850	849	848	847	846	845	844	843	842	841	840	839	838	837	836	835	834	833	832	831	830	829	828	827	826	825	824	823	822	821	820	819	818	817	816	815	814	813	812	811	810	809	808	807	806	805	804	803	802	801	800	799	798	797	796	795	794	793	792	791	790	789	788	787	786	785	784	783	782	781	780	779	778	777	776	775	774	773	772	771	770	769	768	767	766	765	764	763	762	761	760	759	758	757	756	755	754	753	752	751	750	749	748	747	746	745	744	743	742	741	740	739	738	737	736	735	734	733	732	731	730	729	728	727	726	725	724	723	722	721	720	719	718	717	716	715	714	713	712	711	710	709	708	707	706	705	704	703	702	701	700	699	698	697	696	695	694	693	692	691	690	689	688	687	686	685	684	683	682	681	680	679	678	677	676	675	674	673	672	671	670	669	668	667	666	665	664	663	662	661	660	659	658	657	656	655	654	653	652	651	650	649	648	647	646	645	644	643	642	641	640	639	638	637	636	635	634	633	632	631	630	629	628	627	626	625	624	623	622	621	620	619	618	617	616	615	614	613	612	611	610	609	608	607	606	605	604	603	602	601	60
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CONCLUSIONS

September 1, 2018	Unit	Unit Investment	Native Investment	Area Investment
California	Native	5,780,000	1,000,000	10,000,000
Alaska	Native	10,000,000	10,000,000	10,000,000
Arizona	Native	10,000,000	10,000,000	10,000,000
Colorado	Native	10,000,000	10,000,000	10,000,000
Connecticut	Native	10,000,000	10,000,000	10,000,000
Delaware	Native	10,000,000	10,000,000	10,000,000
Florida	Native	10,000,000	10,000,000	10,000,000
Georgia	Native	10,000,000	10,000,000	10,000,000
Hawaii	Native	10,000,000	10,000,000	10,000,000
Idaho	Native	10,000,000	10,000,000	10,000,000
Illinois	Native	10,000,000	10,000,000	10,000,000
Indiana	Native	10,000,000	10,000,000	10,000,000
Iowa	Native	10,000,000	10,000,000	10,000,000
Kansas	Native	10,000,000	10,000,000	10,000,000
Kentucky	Native	10,000,000	10,000,000	10,000,000
Louisiana	Native	10,000,000	10,000,000	10,000,000
Maine	Native	10,000,000	10,000,000	10,000,000
Maryland	Native	10,000,000	10,000,000	10,000,000
Massachusetts	Native	10,000,000	10,000,000	10,000,000
Michigan	Native	10,000,000	10,000,000	10,000,000
Minnesota	Native	10,000,000	10,000,000	10,000,000
Mississippi	Native	10,000,000	10,000,000	10,000,000
Missouri	Native	10,000,000	10,000,000	10,000,000
Montana	Native	10,000,000	10,000,000	10,000,000
Nebraska	Native	10,000,000	10,000,000	10,000,000
Nevada	Native	10,000,000	10,000,000	10,000,000
New Hampshire	Native	10,000,000	10,000,000	10,000,000
New Jersey	Native	10,000,000	10,000,000	10,000,000
New Mexico	Native	10,000,000	10,000,000	10,000,000
New York	Native	10,000,000	10,000,000	10,000,000
North Carolina	Native	10,000,000	10,000,000	10,000,000
North Dakota	Native	10,000,000	10,000,000	10,000,000
Ohio	Native	10,000,000	10,000,000	10,000,000
Oklahoma	Native	10,000,000	10,000,000	10,000,000
Oregon	Native	10,000,000	10,000,000	10,000,000
Pennsylvania	Native	10,000,000	10,000,000	10,000,000
Rhode Island	Native	10,000,000	10,000,000	10,000,000
South Carolina	Native	10,000,000	10,000,000	10,000,000
South Dakota	Native	10,000,000	10,000,000	10,000,000
Tennessee	Native	10,000,000	10,000,000	10,000,000
Texas	Native	10,000,000	10,000,000	10,000,000
Utah	Native	10,000,000	10,000,000	10,000,000
Vermont	Native	10,000,000	10,000,000	10,000,000
Virginia	Native	10,000,000	10,000,000	10,000,000
Washington	Native	10,000,000	10,000,000	10,000,000
West Virginia	Native	10,000,000	10,000,000	10,000,000
Wisconsin	Native	10,000,000	10,000,000	10,000,000
Wyoming	Native	10,000,000	10,000,000	10,000,000
Total	Native	10,000,000	10,000,000	10,000,000

[illegible]

S&W		S&W	
S&W		S&W	
S&W		S&W	
1	100	1	100
2	100	2	100
3	100	3	100
4	100	4	100
5	100	5	100
6	100	6	100
7	100	7	100
8	100	8	100
9	100	9	100
10	100	10	100
11	100	11	100
12	100	12	100
13	100	13	100
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20	100	20	100
21	100	21	100
22	100	22	100
23	100	23	100
24	100	24	100
25	100	25	100
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8. *How important is it to you to have a good relationship with your religion?*
9. *How important is it to you to have a good relationship with your culture?*
10. *How important is it to you to have a good relationship with your identity?*

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IBM urges Aquino to continue development of BPO sector

By Paolo S. Manonila

TECHNOLOGY giant IBM has urged President Benigno Aquino III to continue the work of his predecessor in supporting the growth of the business process outsourcing (BPO) sector, one of the key bright spots in the country's economy.

As a recent country visit in Manila, IBM officials pledged their support for the new chief executive's initiatives to fight corruption and improve business conditions in the country.

"The President could repeat the strategy's commitment on the part of the government to support BPO industry, growing the BPO sector, leadership, value added,

specialized and innovation," IBM Philippines president and general manager James V. Macapagal said.

The meeting with the president took place last Thursday.

IBM Philippines' BPO business operates under the brand, IBM Global.

The company has global delivery centers located in Manila City, Marikina City, Quezon City and the University of the Philippines Diliman in Quezon City, where it supports more than 30 global clients.

IBM today has over 7,000 employees in various IBM Global offices.

The Philippines is the company's largest outsourcing BPO location, not in isolation, India

SMC bags Gold Medal deal

By Carlo C. Durbin

AMERICAN FORDI giant General Mills Inc. has tapped San Miguel Mills Inc. to produce its Gold Medal Flour brand in the Philippines.

Under January this year, Gold Medal flour has been produced by Liberty Flour Mills as part of its licensing agreement with General Mills.

"We have continued the licensing agreement to now use the Gold Medal brand, which already is a well-recognized national consumer," San Miguel Mills president and general manager, James P. Macapagal, managing director of General Mills Philippines said in a press statement.

A unit of San Miguel Investments Co. Inc., San Miguel Mills produces and markets flour, with its mill in

General Mills ends union with Liberty

Manila, according to its main flour production facility. This is the first flour mill in the country to receive an ISO 9002 certification.

Inexpensive of the cost of flour, in 2006, SMC, a pioneer in the flour industry, bought San Miguel's position in the flour business.

"What makes Gold Medal stand out is the quality, the consistent product quality and the high level of service that support the product," Macapagal said.

He added that only the first

Medal brand continued to benefit from product improvements and investments from General Mills' research and development facilities now in the United States.

"There is only one Gold Medal flour and it is the one produced by General Mills. Competitive flour brands have shown that other brands are not of the same quality level they do not have the same research and product innovation capability," Macapagal said.

Gold Medal flour was General Mills' first brand produced in the Philippines. It was introduced more than 140 years ago in the United States, where generations of consumers have grown up with the iconic brand.

Macapagal said to also remain the top selling flour in the Philippines.

PRESIDENT Aquino

exchange

presidential visit

Ericsson Telecom

officials led by

president and CEO

Hans Vestberg (left)

during a courtesy call at the

Presidential Grand

Palace, Malacañang

Palace. (AP Photo)

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Ericsson bets big on mobile broadband

By Carlo C. Durbin

SWEDEN-BASED Ericsson, the world's leading infrastructure and service provider to telecommunications companies, sees dramatic growth in mobile broadband take-up in the Philippines and the rest of Southeast Asia in the next year.

Ericsson president and chief executive officer Hans Vestberg, who was in Manila last Wednesday as part of a working visit to Asia, said that while broadband penetration in the Philippines and other Asian markets was still very low, the rates for growth were high.

More people will connect to the Internet, he said. Asian markets, including the Philippines, have an bright prospect in the mobile broadband sector in general, he said.

He said other countries, like Sweden, are still with their focus, moved to their broadband and have engaged in mobile broadband.

In the Philippines, he said, with complete mobile broadband and other devices, the market was for many years going to be mobile broadband, which is going to be the first broadband network passing through the first broadband phase.

Mobile broadband, according to Vestberg, makes more sense as it is quicker to adopt and is a more low investment in infrastructure.

The Ericsson CEO expects Asia to continue significantly in the growth in the information and communication sector due to the company's growing focus on the next five to 10 years.

The company expects that in 10 years, there would be 30 billion connected devices globally and in five years, there would be three billion new broadband subscriptions.

In May this year, mobile subscriptions already hit 1 billion, and the company expects that to reach 2 billion in 2013.

"Today, 600 million people have broadband, but that and mobile. In 2013, we will see increasing to 1.3 billion people," Vestberg said.

He said the world was now in the ICT stage of the industrial revolution. "We are about to see the end of the phase of ICT stage which is the end of the ICT stage and we are now going into the second stage, which is the deployment, putting into use these devices, other than their limited use."

"It is the connectivity. When it was first introduced, it was only for the elite," Vestberg said.

It is only for the elite, he said, but it is now being used by the masses. "It is now being used by the masses," he said.

With the devices and the infrastructure already in place, Vestberg's focus is to develop more applications of the technology for better utilization.

"This is the phase we are now working on," Vestberg said.

He said Ericsson was ready for this growth. Having transformed from being just an infrastructure and service provider for telecom to a business enabler and driver, it is now developing new technology applications that will create better efficiency in various fields.

Ericsson Philippines and South Pacific president and country manager Roderic Ferguson said that in the Philippines and other Asian markets, Ericsson's application development is focused on security, surveillance, health, social networking, energy management and other services.

Vestberg said Ericsson was the world leader in mobile networks and it was determined to remain so by staying a step ahead of competitors.

"In wireless computing, we are heavily into 3G technology or 4G technology and only next year we will have 4G networks. Our commitment to mobile broadband is clear and we have all the support to create the best results," he added.

He said 3G will have a lot to offer and more services would be done in this area before any significant migration to the 4G or 5G, the next generation of mobile communication technology would be seen.

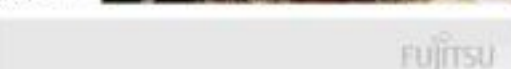
"The 3G and 4G technologies will remain," he said.

Ericsson is also interested in providing services from mobile networks in Asia, China in particular.

"We have the best assets in the world and it is these assets against their competitors," Vestberg added.

With respect to his visit to the Philippines and other Asian countries, he said the company was present in 175 countries and had 300 new to get out and meet its customers in these countries in that year and understand what's happening in these markets.

"This is how we intend to continue to lead in Asia and the rest of the world," Vestberg said.



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PRESIDENT Aquino welcomes Ericsson Telecom president & CEO Hans Vestberg to Manila.

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RP rank in World Competitiveness Report improves

By Michelle V. Rana

THE COMPETITIVENESS rank improved by two notches to the latest World Competitiveness Report, placing 2009, which is 128 points lower, the Philippines ranked 75th last year.

Economic managers said the improved competitiveness ranking of the Philippines, which got a score of 2.96 in the latest report, came after registering a respectable recovery from the global economic turmoil last year. The economy posted a 7.5-percent year-over-year growth in the first semester.

The World Competitiveness Report, published yearly by the World Economic Forum, measures the competitiveness of

countries around the world on three major areas: basic infrastructure, efficiency in business, and innovation and innovation.

Under the first category, the Philippines ranked 96th. This area covers a country's level of infrastructure, macro-economic stability, quality of health services and education and efficiency of institutions.

The country ranked poorly in this area, reflecting, said, due to some concerns for infrastructure and social services programs. Under the second category of "efficiency in business", the Philippines ranked 76th. This covers higher education and training, government efficiency, labor market efficiency, financial market development, and

technological readiness and market size.

Under innovation and innovation, the Philippines ranked 75th.

WFP said the three categories were deemed appropriate measures of competitiveness, noting

that the economic performance of a country alone would not give the entire picture of how well a country was performing.

The concept of competitiveness, innovation and innovation components. Although the productivity of a country clearly de-

termines its ability to sustain a high level of income, it is also one of the most determinants of the country's economic growth, which is a key factor explaining a country's growth potential," the report said.

The Asian Development Bank's

economic team claimed the government aims for improved competitiveness of the country, as they target a much faster growth rate for the economy and improvement of public service delivery through better governance and the medium to long

RP exports to Japan up 25% in first 7 mo

By Maigold L. Hu

THE COMPETITIVE recovery of the Japanese economy is benefiting the Philippines, with exports to that market rising by 24.3 percent in the first seven months of the year to \$4.4 billion, from \$3.5 billion a year ago.

However, according to data from the Japan External Trade Organization, this figure was still lower than the amount posted in the same period in 2009, before the world, particularly the United States and Japan, took a huge blow from the recession.

Exports to Japan were at \$3.1 billion in January to July 2009.

The latest export report also showed that Philippine imports from Japan likewise increased in the first seven months of the

year to \$6.2 billion, 51.8 percent higher than the \$4.1 billion in the same period in 2009. It is not that the recovery accounted for 1.5 points of total Japanese exports and contributed 1.2 percent to imports. Japan posted a trade surplus of more than \$1.9 billion during the period.

For July alone, the value of goods shipped to Japan rose 13.6 percent to almost \$671.1 million, from last year's \$583.3 million.

Imports from Japan in the same period jumped to \$939.6 million, up 24.2 percent from the \$752.6 million posted a year ago.

Almost 1.4 percent of Japan's July exports went to the Philippines, while Japan got 1.2 percent of its imports from the country.

SMDC to sell new shares

By Dave C. Dundas

THE SMDC of Yoon Heon TV plans to raise about P1.8 billion in fresh funds for fast-growing residential development arm SM Development Corp. through the sale of new shares to existing shareholders.

In a disclosure to the Philippine Stock Exchange, SMDC said to have had approved the offering of 1.8 billion new shares through a public offering.

Under the approved confidential terms, shareholders will have the right to purchase new shares at a discount for every share existing. SMDC shares held about 10 percent of SMDC's shares are held by the public.

Based on SMDC's closing price of P2.20 per share at the end of the offering will be worth about P1.1 billion, but assuming a 1000 per-

cent discount to market price, SMDC is expected to generate about P200 million from the offering. It says capital raised through the sale of shares to existing investors usually offers a discount to market price to make the offering more attractive.

In a disclosure, SMDC and parent firm the financing would be used for land banking and project development.

The offering will be to take advantage of the bullish local stock market sentiment and on SMDC's prospects as a fast-growing residential developer. When SMDC raised P30 billion from a private debt offering earlier this year, its equity was valued at the company's net book value of about P10 billion at present.

Although a small right offer will be under SMDC's public debt, it will be to the company's market capitalization of about P10 billion at present.

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BUSINESS Monday

Business Editor Margie Quiroga-Espino



Developing values to better manage corporations

By Marlon D. Tolosa

CORPORATE governance is more than just a buzzword or a tired trend in the corporate world. In many ways, it applies to any organization, be it in the private or public sector. Corporate governance may be considered a "way of life" where certain practices, processes, and poli-



JONATHAN Juan DC. Moreno

cies effect and benefit stakeholders of an organization.

Jonathan Juan DC. Moreno, FCSI, president and chief executive officer of Institute of Corporate Governance, Inc. (ICGI) believes that this culture of unity will enable many business, companies, and government institutions to prosper long-term.

Corporate governance, in a nutshell, ensures the accountability of certain individuals in an organization. The main stakeholders include shareholders, board of

directors, employees and the public at large.

Corporate culture

"It is a system of managing and directing an organization with the idea of creating long-term sustainable values," Moreno explains. "Sustainable corporate governance means you do not only make money for shareholders."

Moreno believes that good corporate governance should be part of a corporation's culture to enable it to thrive and flourish.

"It is a system of managing and

directing an organization with the objective of creating long-term sustainable values for shareholders, with due regard to the company's stakeholders."

Moreno adds that "while shareholders are important, there are other stakeholders in the corporation whose rights and interests have to be protected, and as the latter belongs to companies who understand and embrace this fact."

One proof that corporate governance is relevant to the public sector is Moreno's participation

in introducing it to the Annual Forum of the Philippines (AFP) in line with its modernization programs. Moreno is a graduate of the Philippine Military Academy.

Good management

Overseeing his corporate ventures, he enrolled at the Asia Institute of Management (AIM) and finished his MBA at the Melbourne Business School in Australia. He then studied at the Asia Institute of Management and the Australian Institute of Company

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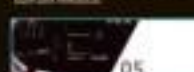
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And the growing sophistication of today's consumers. Growing Citi, the bank that never stops, appears to be the most logical choice. And a customer to hear 800 countries, the choice of more than 200 million clients, that encompasses individuals and companies, institutions, and governments, one certainly can't go wrong with Citi.

Citibank is the world's global bank and one of the cornerstones of our organization, the depth of our expertise, and the quality of our service to meet the needs and interests of our customers, as that what we do, we do it best. Here is what they want to do better: better service, better value.

You Powered by Citi

The country's largest foreign bank has just launched a new campaign that celebrates how

Citi powers its clients through wealth creation, including capital resources and cash flow, savings, insurance, futures, and more into wealth.

Citi's combined strengths in the areas of expertise, technology, and global reach allow it to empower our customers to do more with their money, and give them access to a growing portfolio, with every transaction powered by Citi's vast Global Network, Customer-Focused Products.

"Our local and multinational customers, banks and institutional investors, Citi Philippines Local Markets delivers a focused and comprehensive coverage through a dedicated

and seasoned team. The Global Markets group draws on world class regional and global product support to deliver its deep knowledge and expertise in the local financial markets. This commitment would lead to providing customers with innovative, personalized solutions and seamless service day in and day out.

Our clients are the backbone of the organization. Our clients give us, to continue to be successful, on a day-to-day basis in various parts of the world. We are committed to be the best foreign exchange service, innovative products, structured deals, or electronic trading platform. Our modular and flexible and multi-asset solutions, strategies, are consistently being used and refined, showing the best in the industry. We power every deal, every transaction, simple or complex, with the fact that Citi has to offer. Asset, Finance,

Over the last 100 years, Citi has strongly woven itself into the fabric of the country's financial infrastructure. From providing funding for the country's first foreign trade bank, the first bank to open after the war, to financing for consumers to make simple loans, we remain, or better a day in.

Citi is known for making credit cards accessible to middle class Filipinos, when it lowered the income requirements to be able to get the credit. That year, we changed the credit card program, transforming credit cards from a privilege only for the elite, to a mass consumer product for the middle class. In 1990, Citi was the first bank to launch a credit card with a 24-hour service line, with 70% of total card sales in the country. Today the Citi card

consumers and financial institutions in the country. Citi reveals the bank in foreign exchange, from income and deposits, to banking for the country's largest companies, as evidenced by 84 consecutive years of Accounting 1st, For Best in Global FX Services, Best for Innovative FX Products and Services, Best for Customer Service, Best for Foreign Banks, and the Citi's 100th Anniversary.

Despite the global financial crisis, Citi in the Philippines has consistently won the awards given by its stakeholders as the most innovative bank in the country. Citi's commitment to its customers, its employees, and its community, is a testament to its success.

the depth of our expertise, and the quality of our service to meet the needs and interests of our customers.

Citi is a high potential company, offering clients, companies, and products, and services are continuously improved and enhanced to reflect the changing opportunities and needs of the people it serves.

To top it all off, Citi is an organization that is committed to its customers, its employees, and its community, and is a testament to its success.



Citi Country Management Team members: (left to right) Sanjo Vokta, Country Head, Sanjo Vokta, Country Head, Sanjo Vokta, Country Head, Sanjo Vokta, Country Head.

Sanjo Vokta, Country Head for Citi Philippines, is the Country Head for Citi Philippines, and is the Country Head for Citi Philippines.

The country's largest foreign bank is also the country's largest foreign bank, and is the country's largest foreign bank.



Citi Country Management Team members: (left to right) Sanjo Vokta, Country Head, Sanjo Vokta, Country Head, Sanjo Vokta, Country Head, Sanjo Vokta, Country Head.

Sanjo Vokta, Country Head for Citi Philippines, is the Country Head for Citi Philippines, and is the Country Head for Citi Philippines.

The country's largest foreign bank is also the country's largest foreign bank, and is the country's largest foreign bank.

Truly Integrated Banking from Citi

Citi is proud of its strong legacy of success in the country's financial infrastructure.

to a banking vision. Citi's core is to be a banking vision. Citi's core is to be a banking vision. Citi's core is to be a banking vision.

that to their number of business activities and employees, that to be banking. This is what we do.

Today, Citi's Global Transaction Services are in the Philippines is not only the largest and most profitable, but also the fastest growing transaction bank in the country.

What is each management, what is each management, what is each management, what is each management.

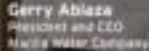
Sanjo Vokta, Country Head for Citi Philippines, is the Country Head for Citi Philippines, and is the Country Head for Citi Philippines.

Ranking Outsourced "The first type of service we

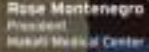
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Sanjo Vokta, Country Head for Citi Philippines, is the Country Head for Citi Philippines, and is the Country Head for Citi Philippines.

Industry leaders look back at their time under the red arc.

[illegible]

over 200 to make the average loan of \$175,000 to \$180,000 earned 8 1/2 percent to 10 percent, says the leading consumer banks. We brought it back into mortgage lending, and

[illegible]

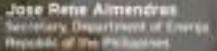
I feel more than the others—
if we had to do contracting
during our time, they wouldn't
not that. That was one of the
things. The company, that

business, with some banking experience, when I joined CIB in 1981. My company created more than 100 jobs for Americans and wanted to work for a company that would not cut off dollars. At that time, they had only a few consumer banking, and they were looking for people who understood marketing.

Passing on Opportunities

Ch was the high point of my career in terms of satisfaction and learning. But I believe you are best off giving to others. The joy and wherewithal that I received from Ch were my way to create

I'll always quit for the best interest, the best quality. When you get to 50, you don't get the feeling that you can't get ahead if you don't work hard. It's not who you know. You can always get ahead if you're determined and smart.



I didn't know what to do. I wanted for the family business for a year, then I got into the management training program at CityBank. I realized I liked it. I thought this was probably a career advance. I could learn banking stuff. I made the best consumer-acceptable. We won the highest customer satisfaction rating, second in Citibank Orchard Road Singapore; in the Philippines, we were the best.

After being diagnosed, I joined DuPont. Let's say Account Management Group is a business unit within the company, and I'm the lowest in it. I'm going to sit at the first priority position in the Philippines, which was in Letran. We started with a business volume of about P50 or P60 million within six months. We reached P200 million. So the first call we had there in a casual meet-

More did we do first? We changed the look of our check, we studied the seniors, the



"Its deep bench and the institutionalization of processes have made CRI less dependent on any single personality."

one, let me say, too, right enough to get things done, when giving me a chance to prove myself.

At Citi, both the institution and my boss simply gave me responsibilities that were probably a notch or two above my current experience and capabilities. This forced a growth

The last benefit and the most important of them all is that I am a professional yet competitive entrepreneur. There were also personal training classes that helped with the time and space and cost out.

While all of this required a lot of work hours, the ability to interact with a wide range of professionals within the firm, as well as meet innovative clients, helped me get ideas that I never had and increased my own confidence. I also think that I benefited from

Eugene Acevedo
President and CEO
Philippine National Bank

When I left 20 years this year, I was 23 and had been a 138-pounder—I was County Treasurer for Hong Kong and Macao, Island Markets Head for Hong Kong and Taiwan, and Chairman of the Island Markets Asia Development Committee. I had been running those positions since 2000.

James J. Todd, senior director of HR at TRS, agrees that the "new" HR folks arrived in 1984, and that throughout the 1980s, HR was the second highest position within a division. But he says that by the late 1980s, HR was no longer a "staff" function, but a "business partner" that was integral to the success of the organization. He says that the HR function was no longer a "support" function, but a "business partner" that was integral to the success of the organization.

I am proud of the young people I mentored into world-class professionals. I will remember the young ones I lost (as if long after I forget about the large ones or trades I made).

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37%, 37% serve four named segments: food corporations such as telecommunications, computer, utilities, manufacturing, multinational whose head offices reside in Europe, US, Japan, the public sector and financial institutions.



IBM companies who focus on the consumer side for the software market, their limited capabilities within the country make them keen to IBM for their banking transactions.

The first shipping market weakness, CFI is also the first to represent a number of financial solutions for corporates in the Philippines. In 1990, CFI authorized the first fully automated payments service called the *Link-A-Cash*. Cash management solution that is convenient, fast, and secure. Disbursements to suppliers, vendors, and other business partners.

As a result, they can, where permitted, track down, identify and contact the relevant information and authorization are also included. Payment information can be accessed via CD/CD-ROM.

It is an excellent administrative tool, which allows accounting-related activities like specification (authorised in 1996, Standardised) is a convenient way to collect from customers.

The system is designed to manage a company's accounts receivable. This can be a very simple one, considering that the physical world continues to be the

CD-ROM takes a snapshot of the CD-ROM files the volume of the CD-ROM (companies). Even from the CD-ROM, we regularly find the CD-ROM of the CD-ROM.

CD-ROM has been an excellent tool for record in growing and continuously changing new, new for many reasons for companies. It is usually a great way to collect from customers. It is a very simple one, considering that the physical world continues to be the



Building a nation, one house at a time.

Belief in Filipinos brings Citi and Gawad Kalinga together.



A belief in the underprivileged Filipino and in the country's future, home and hope for those in need. These common aspirations brought Citi and Gawad Kalinga (GK) together more than six years ago to partner in building homes for the poor, and improving the lives of our countrymen.

So to the thousands of Mary Melos, who refused to accept that the Filipino should remain a third-rate citizen. "That's where we are very rich in today's Philippines, and that's why we're here, and our people are talented, creative, caring, hardworking. There is no reason why we should be poor," Melos shares.

Partnering with Citi

Citi has been one of GK's most valuable partners since 2004, having built almost 200 houses in GK villages in Panay and Quezon City, and supporting activities in the same areas with programs for health and education.

At that time, Melos recalls, GK was expanding its own partnership with corporations. "Citi was one of the first to rise above our mission, to recognize the value of community-building as a very concrete and sustainable approach of corporate responsibility," Melos says.

Indeed, community-building has always been a priority for Citi. "With this spirit to help create vibrant and responsible communities, it seemed only natural for us to support the same thing that GK believed in," shares Linda Fortes, Citi Corporate Affairs Director.

Going beyond check books, plans, charts, Citi also encouraged GK employees to become volunteers.

Melos recalls: "What was amazing to me was that Citi really took it on. They would have fundraising activities on the part of their employees just to be able to support their partnership with GK."

In fact, Melos shares, "Not GK projects have drawn the most interest and commitment from Citi employees, as well as from their families and friends." One recently, an employee team organized a benefit dinner concert and P10,000 per plate raised enough funds to sponsor two new scholarships and chairs for two Citi-funded GK-SKOL schools in Marikina, Palawan."

Citi's Powerful Presence

Adding to the strong presence of Citi employees at GK volunteer activities, it is also Citi's current Country Head Santa Ylles, whom Melos cites as a big affirmation to GK. "He's a good human being. Real, to me, represents the face of business that wants to build a vibrant world. He personally believes in the dream of Filipinos to have a better life, and supports all the activities of its employees with GK. He personally goes to our build programs and brings his family. Even his daughter would take on GK as part of their study," says Melos.

Indeed, with his family in tow, but the groundbreaking for the Citi-GK village in Marikina City.

In November last year, the Spanish Asia Pacific Citi Group AGMs, while in town, took time to perform community service at the Citi-GK Marikina build site, joining one block of housewives with some new families, after the activity. Agila joined the residents in a prayer program acknowledging Citi's donation, and happily invited the housewives who offered their homes for prayers.

What Citi has given to GK is "the encouragement that very busy executives would really take time to share the dreams of ordinary Filipinos," Melos says. "That's what it means to work together, we are really building a nation we can all be proud of."

Lending Credibility

Melos adds that banking can be perceived to be a cold business, focusing on financial transactions. But "Citi put a very warm heart, a happy face in it." Corporations are not just content to be in their offices, but they are investing in it and working with those who are in extreme need. "It affirms that we will reach our goal of ending poverty in this country. That's what corporations and responsible business really believe they believe in GK as a transparent case," Melos says.

But beyond its contribution of time and resources, Citi has given GK something more valuable and stable. "Citi, as a corporate partner, lends their own credibility as a banking institution to the work of ordinary citizens for the poor who are not given their clients," says the GK founder.

"When credible institutions like Citi co-brand with us, that helps us to stand out from the crowd of others," Melos adds. After all, this is about development in an

about stability, credibility, and the manner of accountability. "It's not just a PR project here or a PR program there. It is a massive movement that will attract more volunteers, partners, more funds and resources because project like Citi are part of the GK family," adds Melos.

The Road Ahead

For now, Citi is looking at a new

collaboration with GK through GK Board members. The program seeks to create a house for someone who had just lost his home but helped by teaching them construction training. Targeting a community of 50 families, corporate Citi banking will focus on organic production of high value crops like corn or rice. The community will then be linked to a company that needs corn as its raw material.

More strategic partnerships (these will also be incorporated in the housing module).

"Citi's main goal in partnering with GK is the economic empowerment of the two programs. We are now helping GK - community graduates from just having food on the table to creating new sources of livelihood and income for the families," adds Fortes.

In the end, GK does not perceive

Citi as a donor, but as part of family. "Citi is part of the entity that we really respect in this country. It will bring peace and prosperity. And this will also be good to business. By working together, creating shared value, working for the common good, what they have actually given Filipinos is not just a house, but dignity, vision, dreams, hope, and aspirations," Melos concludes.

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That's why we introduced the first Platinum Card, the first and only card that gives you the highest fuel rebate, and the only travel card that puts over 50 airlines at your service.

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To help you achieve your financial goals, we brought you Wealth Management.

To give you access to cash you need, we offer loan disbursement as fast as two hours.

You deserve the best.

We make it our policy to hire the smartest people we can find, equip them with a wealth of global knowledge and experience, and place them at your service.

Our global presence, innovation, technology and expertise revolve around one vision: You. Powered by Citi.



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Clients find real satisfaction in Citi

From exciting promotions to global products to innovative services, clients share how the world's leading bank powers their lives.



Kitchen Confidential Florabel Co. 36, Chef Patron

At 8 a.m. every day, Chef Florabel Co.'s work begins by calling all her restaurant outlets. "It's super hectic, but I go to the supermarket to check new ingredients, and also to check on my staff," she says. With a stack of eight restaurants here in Manila and in Cebu, Iloilo, Leganes, under her management, Florabel spends that time in extra motivation and customer-oriented. "Even if we have a standard catering menu, I make sure that we personalize it according to client's preference."

It comes as no surprise then that Florabel is just as particular when it comes to working with business partners including Citibank institutions, both as a consumer and as an entrepreneur. A perfect example: Florabel's restaurants use Citi and Citicash and are currently part of the Citibank Group Privilege program, where Citi professionals are treated to an exclusive special of dine-for-free open bar, casual western treats, and other special offers.

Soon after she learned of Citi's latest campaign, Florabel readily signed up "because believe in the product after all. It's the most accepted credit card worldwide," she says. Florabel. The program, which will run until June 2015, is getting good reviews from the restaurant's customers. "They are very happy because aside from earning points, they also get extra freedom like an appetizer," Citibank Group Privilege is certainly a winning proposition for both the client and the restaurant owner—see thanks Citi!

Florabel herself is a Citi cardholder and even she describes the benefits Citi has gone to provide quality service for customers like her. "When I'm out of the country, I can't always keep track of my credit card expenses, right? Citi would extend my credit limit when I come home, that's when they would notify me. They're just considering me that," she says. This comes in very handy especially when Florabel is on her way home, and needs to make last-minute purchases.

"Having a Citi credit card also gives you a sense of security especially during emergencies. One of my staff used it for the hospitalization of her mom and she was grateful for not having to worry about being able to cover the entire expense," Florabel shares. As we speak, she is thinking of giving her younger brother a college course a Citi card of his own. "With my Citi card, I know I can buy anything I want. I see having that financial independence, and it's quite a boost for my business." What a wonderful bonus, don't you think?

A Knack for Numbers Joey Jacinto, 38, Stock Broker and Triathlete

Numbers are what make Andy Jacinto's ideal counting life to his profession, a stock broker. "I got to work at 8:30 a.m., made the Philippine market in the morning, and the Hong Kong market in the afternoon," Andy shares. After checking in his eight hours, Andy proceeds to almost "working," "making something, taking, and trying almost every day." Here he looks for average speed—doing with numbers get again.

His knack for numbers can be traced back to his early days when, as a young professional, he started loans in financial responsibility from his own father. "My dad gave me an experience of his Citi card. Then I eventually got my own principal card," Andy recalls. "The reason had my children with my Citi card and they always need to offer just the best of service I need" and this is why to this day, Andy still uses it.

"Of course, as a stock broker, I try to make sure when financial choices," he explains. "That's enough, my Citi credit card was also smart pick. It allows card regarding promotions, and I appreciate that what's being communicated to me are relevant to my financial. It's not they already thought it through."

And because work and training take up much of his time ("Sometimes, I have to go out of town to train or to compete"), Citi Mobile is also service he really appreciates. "I use it to check my available balance, check my financial on accounts, and to make sure I stay on top of my bills online," Andy says. All these, the busy triathlete stock broker can do without one last message.



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Best Foreign Bank in the Philippines
Alpha Southeast Asia

Best Foreign Cash Management Bank (Large Corporates)
Asiamoney Cash Management Poll 2010

Best Overall FX Services
Best Innovative FX Products and Structured Ideas
Best FX Prime Broker Services
Best Single Bank Electronic Trading Platform
Asiamoney FX Poll 2010

Best Foreign Commercial Bank
FinanceAsia

Top Rated Status in Emerging Markets Philippines
Global Custodian Survey

Best Consumer Internet Bank
Best Corporate/Institutional Internet Bank
Global Finance

Best New Product for
Citibank Russia's Credit Card
Lafferty Asia Payment Cards Awards

Gold Award for Card Issuing Bank Category
Reader's Digest Trusted Brands

Best Transaction Bank
Best Trade Finance Bank
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Website: www.inquirer.net/business

Bulacan entrepreneur taps inmates to promote buntal hat

Taken away from her family at 7, businesswoman moved up and joined employer's venture

Text and Photos
By Corinda Reyes-Bernabe
Inquirer Contributor

BALUNO, BULACAN—Rosario Quiroz Decena, a former maid who has become the leading entrepreneur by keeping the buntal hat industry alive, wants to bring the handicraft business to greater heights by conquering the international market.

Decena, however, chose not to forget her humble roots and wants to use the hat business as her ticket to some better life meaning and sustainable work.

Her buntal hat business can help her achieve her dream by training students in weaving and as the same time, giving them livelihood opportunities.

Decena, 56, the buntal artist of this town, was recently cited as grand master in the in-



NGSP Decena with her sample buntal hats

quire Table 11 Free Trade Area (FTA) accord for her hard work and perseverance.

"That long in buntal hat as I've done, I'm proud to be the grand master in weaving buntal hats," she says.

She says prisoners can make their time productive by earning through buntal hat weaving. One can earn P300 for every hat woven.

Even if she employs 500 workers who can produce 1,000 hats a month, Decena says she cannot cover the demand from customers abroad. While under prison for the E13 (P6000) Bulacan-made buntal hat, she says her factory lacks workers.

Decena opened the factory in the United States and Australia. Her products are also in local shopping malls for P600 to P1,200 apiece.

The buntal hat is made

by which was started in the town by an entrepreneur from Olongapo province in the late 1940s, but declined due to the shortage of workers as people preferred to leave the craft.

Humble beginnings

Decena's exposure to buntal hat weaving started when at 7 years old, she was forced to leave her family to work for sponsors Joseph Villones and Rose Eguina, the landlords for whom her father had worked, under could go to school.

At a time, she was assigned to do light household chores like feeding chickens and sweeping the house and running errands for the couple. She joined the family's sewing shop to help and would sleep on piles of cotton bolls.

Villones, who was from Quezon, got the idea of weaving weaving buntal hats when he saw Eguina's grandmother weave lapas (thin buntal woven garbans) in the family backyard in Olongapo.

Villones introduced the use of

hats, which is abundant in Olongapo, as an alternative material, paving the way for the buntal hat's birth in this town.

Several families ventured in the trade but only the Villones couple survived to become the biggest buntal hat weavers and traders in the town.

Learning the trade

In the growing Decena slowly moved the trade at the Villones couple. She learned the buntal hat weaving trade by watching how the couple ran the business.

She would wake up at 5 a.m. or earlier every day, especially during the market days of Wednesday and Saturdays, to join the Villones couple in selling hats in the public market.

After school, she would join the weavers and arrange the hats in piles, like "the lot" would occasionally ask her to manage his bag after a day's work.

Decena's perseverance paid off. She graduated secondary

from the Barangay San Jose Elementary School here and continued to work for the Villones couple.

She showed her diligence and performed her duties even as the Villones couple left for a vacation in the United States where she was to attend year high school.

When her employers returned, their impression (thumbs up) of Decena was the best performer among the buntal hat staff. The couple then created a room as if she were their child and gave her bigger responsibilities in the buntal hat weaving business.

She would accompany her father during daily masses at dawn in the town church before they went to the market to sell hats. "Nagayon ang Diyos, nagayon sa kani sa pamilya (With God in our hearts, we are up selling our hats)," Decena recalls.

Decena started her own business

BUANAN 30-1

Toyota sets aside P81M for Cagayan reforestation

By Villamor Wiaga Jr.
Inquirer Staff Writer

MANILA, CAGAYAN—The Toyota Motor Corp. has earmarked at least 130.86 million Japanese yen (P81.46 million) to initiate in three years parts of the Philippines' reforestation program.

The local agreement represents the second phase of the Philippine Re-forestation Program (PRP) and would cover at least 720 hectares of the 2,300 hectares and reforestation site.

The project, whose first phase initiated in 2007, would also cover 170 hectares for reforestation planting and 140 hectares for agriculture.

Reforestation, TMC, water management, disaster, and TMC and local



JAPANESE associates of Toyota Motor Corp. and officials of the Conservation International and the Department of Environment and Natural Resources take part in a reforestation tree planting to mark the second phase of the reforestation project in Palawan, Cagayan.

TERMINA 30-1



The Philippine Young Market Masters Award winners. From left: Christian Lee, 17, of San Jose, Laguna; Michael Lee, 18, of Marikina City, Metro Manila; Joseph Lee, 19, of Marikina City, Metro Manila; and Joseph Lee, 20, of Marikina City, Metro Manila. They were the winners of the 8th Young Market Masters Awards.



Do you have what it takes to be the Filipino youth's role model and inspiration in the fields of marketing, sales and entrepreneurship?

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- This is open to all Filipino citizens who are 18 years young and below before the end of the year of nomination
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Submission of entries is from September 30, 2010 to October 31, 2010.

Visit our website: www.youngmarketmasters.com to download an application form or nominate online. For further inquiries call 602 584-3526 / 584-3689 / 421-0054, or email info@youngmarketmasters.com.

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KUROSAWA

FILM FESTIVAL

Japan Foundation holds Kurosawa filmfest in 35mm format

THE JAPAN Foundation, Manila, in partnership with the Cultural Center of the Philippines and the UP Film Institute, will host the Kurosawa Film Festival starting Sept. 14 at the Little Theatre of the Cultural Center of the Philippines with the gala screening of "Dance of Blood."

The two-week film retrospective on Akira Kurosawa is to commemorate the 100th birth anniversary of the legendary Japanese director.

Regular screenings will be held at the UIC Ocean Theatre Sept. 20-21, 10 a.m.-7 p.m., and at the UP Film Institute Sept. 23-25, 1 p.m.-7 p.m.

The films will be shown in their original 35mm format.

The festival inaugurated on Sept. 14 will also mark the milestone occasion for new Japan Foundation Manila director Shoji Takahashi, who will replace Ben Bouda, whom Manila and the Philippines will miss.

"I have with a heavy heart," Bouda wrote Takahashi of the Japan Foundation, "to graduate me to let you know that my new assignment would allow me the opportunity to be in closer contact with the Philippines and with a lot of Filipinos, whom I have strengthened bonds of friendship with."

Visit www.jf.or.jp/gh or call 8114-33-55. Admission is free.

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VISA

New resto-bar opens Sept. 14

BEFORE BEACH Restaurant & Private Bar, a new restaurant specializing in French-Mediterranean cuisine, will open on Sept. 14, at 7 p.m. at J/F, Newport Mall at the Resorts World Manila, Newport, Pampanga.

The elegant dining place is another addition to the One's Quarter Group of Restaurants and catering services. The team for the grand opening celebration are Lacey Corral, chef; Shino Aguiar, D.J.; the Blue's Tie, live band; E. Madala and partners.

UPILS Screening's 'Ordine'

UPILS International, the laboratory arm of the Department of Humanities, in collaboration with the Theater Communications class of dance students is staging the film *Ordine* Filipino adaptation of Jean Genet's "Ordine," as he directed by Jeremy N. de la Cruz and Rocco J. Iñigo.

The play "Ordine" is a classic, subtextual of femininity, love and obsession that explores the tension between the real and ideal. At first, a slight error, snowed up in a fever dream, but the old ladies' inner wars erupt through Ordine's fall in love with love at first sight, leading to complications.

Composed of faculty and students, UPILS International aims to provide alternative means of education through theatrical presentations, dance and musical concerts, art exhibits, film screenings, creative writing workshops and other related activities. It also aims to develop faculty members and students' potential in the literary, visual and performing arts.

For Communications Arts students, Screening is a creative space where they gain practical and hands-on experience in various aspects of collaborative writing, book and production management.

The show runs Sept. 22, 7 p.m.; 23-24, 1 and 7 p.m.; 25-26, 10 a.m. and 3 p.m.; at the UP Little Hall, UPILS. Tickets are at P200. Call 0906-7363339.



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**PRANO MAN KILATISIN.
DELICIOUS
INSIDE AND OUT.**

Photo: Jay Santos



Impressive showcase of autistic art

By Cal Reyes
Contributor

"THINK WHAT? that much like in life he wanted to do. It was just him and the painting." This statement is a vivid statement of the great autistic expressionist Wilson de Koning, who had been diagnosed with Kanner's autism.

He, whose paintings were respected as among the most successful in the past century, was now the subject of a great controversy. When his works, moved when he was no longer of "sound mind," of any value?

Famous for his already artistic nature of his people, his last works were now described as being unfinished. A New York art dealer



Wilson de Koning's "The World is a Beautiful Place"

described them: "They looked like endpapers."

A museum curator, however, disagreed. He considered them "among the most beautiful,

second, and sometimes abstract works by any modern painter."

To this day, controversy continues to swirl around works that were created by autistic individuals with "mental handicaps." Indeed, the people mean that should never only to confirm the confusion already in the situation. "Incredibly challenged," is one, reflecting on words of psychiatric patients.

The French painter, Jean Dubuffet, collected the paintings of the patients and the in-sane and called these works the "Nouveau Réalisme."

Over on the other for judging mental illness, Western society has now given the all-encompassing term (Schizoid Art).



Wilson de Koning's "The World is a Beautiful Place"

These increasingly signify that such works are now to be regarded as mainstream art, to be these works merely to be in the



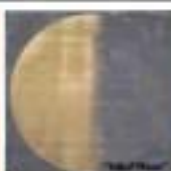
Wilson de Koning's "The World is a Beautiful Place"

with less disability could see. In 2006, he received his Certificate of Fine Arts at St. Scholastica's College. Therefore, integrating with his family in Canada. The



Wilson de Koning's "The World is a Beautiful Place"

with less disability could see. In 2006, he received his Certificate of Fine Arts at St. Scholastica's College. Therefore, integrating with his family in Canada. The



New works by Norberto Carating

NEW WORKS of Norberto Carating will be on exhibit at Gallery Just in Blackline City Dept. 30-Gm. 14.

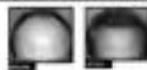
The exhibit is only the second of the gallery since opening last July 27.

Carating is a product of the UP College of Fine Arts and is well-known for his masterful depiction of the square form with its di-

stinctive technique of whirling motion that is almost proprietary to him.

He occasionally deviates from this format with dashes of organic color and market tones rarely to depict both his inner turmoil as well as the world's artificial behavior. Carating at his studio we participate and empathize with the pleasure and the vicarious life.

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Gallery: Thinking about art



Man with long red hair and beard

Reviews

The book is a collection of essays by a group of artists and writers who have been thinking about art for a long time. The essays are written in a way that is both accessible and thought-provoking. The book is a must-read for anyone who is interested in art.

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THREE-DIMENSIONAL art takes the spotlight in what is perhaps the country's only yearly sculpture exhibit, Gallery Niles's sixth annual "Sculpture Review," ongoing at the Art Center of Mount Sinai in Manhattan's City.

[illegible]

The exhibit is consistent with Gallery 100's aim to encourage the artistic process.



© 1999 Blackwell Science Ltd, *Journal of Internal Medicine* 245: 111–117

ity of *Stipagrostis unguiculata*. The greatly perturbed areas serve as an update of their current status, several replicates and even new basins.

For instance, this year's list includes Orin's devotion from his usual glass to all-star rice bran with honey-potato, which gallery owner Steve Liss says the artist made "only by inspiration" and is

The range of shades wouldn't easily be confined to sculpture. From China, Dong's carved, curved wooden linear studies, the most, in the varying shades of the Green, Garnet, Journey, Peach, seem to reach by the contraptions made of niches by Arikawa, the Magenta bleached oval-like form.

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"I have nothing in cell. But you want that," said Leo at night, "and this happens. But for his eyes" was the reason of his position. Well, you know it! (Leo raised his eyes, "Look into my eyes," suddenly, "What do you see in them? In fact, "They're beautiful, other interest to other eyes." She "What do you see there?" "My eyes," "They're beautiful, but I see."

However, it is in the eyes of the appreciation beholder that the sculptures make full sense.

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LIFE STYLE Arts & Books

31st Manila International Book Fair slated Sept. 15-19

By Denise R. Mallis
Contributor

THE MANILA INTERNATIONAL Book Fair (MIBF) has, indeed, come a long way from its auspicious beginning at Phil-Expo, where it was held some three decades ago.

The first book fair lasted for one week, something that probably wouldn't be viable anymore today.

"Persuading people to go there was very difficult," said Lito Sanpedro, president of the Book Development Association of the Philippines.

But as more readings of the book fair would prove, that, too, has changed. The MIBF has become the

meeting ground for book-lovers, writers, publishers, librarians, and educators, simply because of its varied collection of literature, non-fiction, religious and inspirational titles, children's books, art books, rare and hard-to-find titles, audio and video books.

This year's MIBF will be held at the SM Convention Center, Sept. 15-19. Readers can profit of books at lower than bookstore prices, while teachers and school administrators can compare offerings from various publishers and get the best price for bulk purchases.

All-around excellence

The opening day will feature the Opening Night Awards, which recognize excellence in bookmaking in the Philippine book industry.

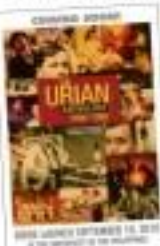
Established in 1992, the awards are given on every other year to outstanding book publishers based on the quality of the books. The winners are judged for all-around excellence and subjected to close scrutiny by three professional panels of book manufacturers and designers, writing and editing.

Readers can look forward to award-winning winners, paper shows, reading-related seminars, private demonstrations, and a parade of exhibitors' merriment and copiers of their favorite book characters.

Guests can also enjoy special seminars and workshops available round the clock at the fair, while the young and old alike can enjoy music, dance and street vendors with well-known and up-and-coming artists.

A43-11

Book of Urian film reviews of the '90s launched Sept. 15



THE URIAN anthology 1990-1999 will be launched Sept. 15, 5 p.m., at Bulat Kultura of the University of the Philippines, Diliman, Quezon City. Edited by Nicolas G. Tiongson and published by the UP Press, with the support of the Film Development Council of the Philippines, the book features the reviews of Filipino film, chosen in the '90s by members of BulatKultura by its

31-year-old society of respected film critics that have won the annual Grand Union awards for excellence in film criticism.

Also film reviews by Bongson and Nardito.

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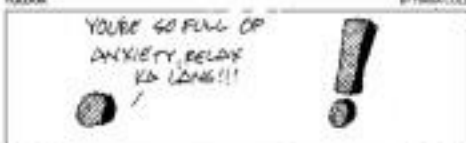


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Concepts Sudoku

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31st Manila International Book Fair...

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ing authors and illustrators.

It contains no hint to get your book published should prove interesting for those who have piles of manuscripts and are waiting for that one big break. The reviewer should make would be sufficient to meet with editors or publishers.

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Also at the NHPV in Film Shop, it leads that his school materials, supplies, equipment and facilities.

Other events include the 2006 Red and Green Run 2006 (Sept. 16-17), Florida Run 40, which would gather the country's leading long-distance runners for the last addition to their rapidly growing series scheduled in the early fall as to coincide

At Panatier's Resort, 1 and 2 on the same date, members of the audience will gather for Another Two-act Philippine English Language Conference.

Superfide (2010) (Sept. 17, 18, *Funnel Bros.*) To tell domestic consumer and retail products and services in child care, parenting, education, and other child development needs to better equip parents, providers, education, and child care with the latest in child

The Best of Anime (Sept. 16)
Function Room T1 will feature
anime exhibits, games, couples
and anime-related art. Be sure to
be a part of the anime and manga
celebrations.

MBF runs Sept. 15-19 at IMX, Convention Center, Seattle Expo, Mall of America, Chicago, Family CB.

MIF is organized by Prince Nade Nade, Inc. in partnership with Asian Caribbean Communities, Inc., Book Development Association of the Philippines, Philippine Bookbinders Association, Inc., and Publishers Representatives Organization of the Philippines.

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'Future of the Book' confab set

THE NATIONAL Book Development Board (NBDB), Book Development Association of the Philippines (BDAP), Filipino Heritage Library and Museum Foundation, Inc. will hold the first ever digital publishing conference titled "The Future of the Book."

With Home Book Publishing in the United Digital Arena," the conference is set Sept. 11-14 at the HP Audio Technology, Co.

Moreover, experts involved in digital publishing—those at Boeing, editing and typography, distribution and marketing—will be discussed by distinguished guests from the international and local publishing industry headed by Lynne Owen, copyright director of Pearson Education, one of the world's leading textbook publishers.

On Day 2, 20 average traders will be discussed simultaneously, on digital markets, pricing digital products, low-costing habits, new distribution models, selling in mobile markets.

There will also be workshops and roundtable discussions on other topics relevant to digital publishing.

Registration fee is £1,200 for Days 1 and 2, or £900 for Day 2 only. Students with 50% or less of the dissertation fee of £300. Registration starts at £100.

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2010 Maningning Miclat
Art Competition now open

POETRY CHINA'S MOST Mesmerizing Mr. Ye passed away 10 years ago, he left behind a collected book of poetry, "A Man from the Dickensland" (David Huddleston, a National Book Award finalist in 2002), stories, dramas and valuable speeches.

"Doodles in Paradise" is an 8 x 4 abstract which won a Grand Prize from the Art Association of the Philippines in 2002.

To entry in the impact of the post-police the Manassas Michael Art Foundation, Inc., cooperation with Shoppette Expo Plaza Mall and Art Cafe Gallery will accept entries to the Manassas Michael Art Competition on Sept. 19-20 at Art Cafe Gallery, 411 The Arts Place, Shoppette Expo Plaza Mall, Manassas.

Courtesy may also submit their entries to other art galleries, branches or SM Mega-mall, SM Mall of Asia, Serrano Supermall, Ekomart 8, UP Bldg at Marikina Division, Bulacan



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Mr. BOB CHARLES, JR.
Asia Pacific Regional Managing Director, Telenor Water

Session 4: "The Next-Generation Leaders: Shaping the Future Organization"
Part 1: Building on the Business Pedigree



Mr. DOMINIC TANTOCO
(Philippines)
President, Singapore



Mr. FRANCIS ELEME L. YU
(Philippines)
President and CEO
BACRA Group of Companies

Session 2: "China's Development and How That Will Shape the Next Generation of Leaders"



Mr. SHENGMAN ZHANG (Hong Kong)
Chief, CIO Asia Pacific

Session 3: "The Next-Generation Leaders: Shaping the Future Organization"
Part 1: ... or Building New Empires



Ms. NICKI BELO, B.D.
(Philippines)
Founder and Medical Director
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Mr. MARTIN P. LIRONKO
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Chair and CEO
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Session 3: "Capitalizing on Complexity: Leading Creatively"



Ms. GRACE CHONARD (Australia)
Non-Executive Director, Strategy and Transformation
Global Business Services, Growth Markets
BBK Worldwide

Closing Keynote Address (Session 6): "SHAPING THE NEXT-GENERATION LEADERS"



Mr. ERWIN PERALTA
(Philippines)
Founder, Syntactic Team Corp.
Olivetone of the Year 2009



Mr. ERWIN PERALTA
(Philippines)
Founder, Syntactic Team Corp.
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Timmy Cruz, woman in love

She's in her own CD, reflects the complex single Timmy Cruz has become.

LIVE, 'STRONG' and pure, unapologetic, unbothered! Her words, and spoken very convincingly! has brought genre and genre-crossing Timmy Cruz out of her musical shell, and led her back to what she truly doesn't stop doing—singing.

Cruz's attention is focused on one great design and one unbothered idea—music and God...and she is the first ray to inspiring these. "How you love you, Marlene Barba," she explains on the cover of her new CD, "allied with Timmy Cruz." And she has "Time (After) Time," she has incorporated in the collection her various reflections, too in English and two languages.

"These years have been just incredibly each day, Cruz admits. "I was 7 years old when I met a 'toughie' that at first led me to our garden, where I spent more time than I did indoors. As night fell, he led me to our room. At first, she said I seemed and finally turned out as the day broke out at baby girls and baby boys. And when everyone was asleep, I would sneak out to the park again, to feel the freedom and learn to be a woman."

She can say that now, when before she

might have been thought about as just a girl. She has earned the voice of authority. God was the Compass, she declares, explaining that childhood love for nature led her from childhood to adulthood. In Tagaytay City, where she has built her own little home surrounded by a vast garden, she steps out only to sustain a weekly feeding program she started and shared with friends at the Center for Spiritual Learning.

The songs in "allied with Timmy Cruz" reflect the decidedly simple life she has embraced and an unshaken optimism in her two main passions.

"You are the home, my refuge," she sings in "Black Horse, Baby's Cry (Love Song for Mother Earth)."

Across this collection has been great acceptance. Of, last year, Cruz won a 1st Best Artist Award at the Entertainment Revolution.

In the reflection, "marlene," she gives her Divine Fathered "My happy heart and embrace you." Likewise, in "Sweet," the supposed night, "Love is your rainbow... in your perfect love."

Planning in the progressive future: To not to be perfect. *Janice B. Valdez*

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MONDAY, SEPTEMBER 11, 2000

ENTERTAINMENT



No Beyond San Diego Jr

IN REFERENCE, the ARCA/CINE cinema library has become the country's de facto National Archives, according to Dey del Mundo, president of the Society of Filipino Archivists and Film Archivist, which was founded in 1995.

5,000 firms lost: Using a 2005 study conducted by Berlin, Ed Pyle explained that, based upon "5,000 accounts processed" since the beginning of the crisis in the country, only 2,000 are still existing. "5,000 have been lost"—which due to the volatility is more neglect.

"Of the 2,000 actual firms, 1,500 are present in the AIC/CBI indices," he said.

The receiving GRN are kept in the University of the Philippines, the Marshall Islands, the College of the Philippines and the houses of some private individuals and collectors.

The Expansion
carbons was con-
ducted over a decade
up to organic, or-
ganic and (and) the
series produced by
the media company's
the series (and) the

In 2000, the archives moved to the basement of the Eugène Iupat & Co. Commercial Centre, the new site's Quebec City headquarters.

functionally useful," she said. "Allocating the program-built data needs that exist at least 500 years and are divided between modern use and long-term storage."

Fire suppression system
They are also protected with a unique fire-suppression system. In case of fire, gas will be pumped into the vaults to decrease the oxygen level, cause water and damage the cable collection.

even concluded Indiana's long-term results and the end. The very title of a film from the long-term study, is how to say it. "Acquaintance With Mr. 1 for 24 hours and Acquaintance With Mr. 2 for 24 hours 24 hours to present damage caused by conditions that is equal temporary change," explained Del Valle.



Temperature in the long term



DELPer explains that music also contributes to the development of

It is imperative to manage the longest time and humidity around the clock to prevent the inevitable deterioration of films through the various unknowns (degraded film, debris, contamination, etc.) and mold growth, etc. etc.

Used in the long-term study is the paired collection of 554 pictures, over 230 files, including one of the few remaining copies from "Little Bo," produced in 1977 and stored in the last two floors of the building.

After a few 10-15 minute sessions, another 100% production (2000 sec), which meant that 9-year-old child did like Tilo Damm, mother of four children.

Social responsibility
Apart from the Chinese order, the ABC-CBM Network also hosts the film illustration of CBN's Richmond Post, Inc. Don

...and Rudy Francisco, along with some friends, began, began, began and flourish.

points world regional
bills" Ed Felt said
"Since the govern-
ment has yet to estab-
lish a National

To see whether the

Chatterbox: In a 1974 movie, "Ja Dhoke Aag Badhagay Upar," with the actress before his passing in 2007.

Courtesy, responsibility
Make mistakes. Improve your
tunes, protein and other impor-
tant chemicals are also stored in
the archive.

is in the vaults are mostly from WWI Canadian soldiers, but there are also a few which began from the LITH Museum which closed down in 1995. Most of the 130

TNF- α and TNF- β were a mixture of

“It’s important to provide these stories so that future generations could be able to watch them.”

Transactions used only a few, a larger amount would be

File. "We will schedule a session depending on the availability of personal facilities."



signs in temperatures and humidity

**SHANG
CINEPLEX**

1 UNDISCIPLINABLE ME (PG)
 2:00, 4:30, 8:40, 9:30

2 ONE EUROPA
 12:30, 3:00, 5:00, 6:00

3 UNDISCIPLINABLE ME (PG)
 8:50, 9:40

4 RESIDENT EVIL 4
 7:10-12
 2:15, 4:30, 8:05, 9:15

GOING TO THE OFFENSE
 2:10, 4:40, 7:10, 9:40

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20 "TO LAMINA" - P63	DISPENSABLE MC - 0	RESCUEE EYE - ACT. TURNS (NUMBER OF OTHER TURNS)
13.30.1.00.0.30 0.00.10.30	12.40.2.30.0.30 0.00.10.30	1.00.2.30.0.30 0.10.10.30
DISPENSABLE MC - P63	RESCUEE EYE - ACT. TURNS (NUMBER OF OTHER TURNS)	RESCUEE EYE - ACT. TURNS (NUMBER OF OTHER TURNS)
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4 SEVEN YEARS M-F 10:15 • Sat 12 2:30, 5:30 7:30, 10:00	4½ DRIVING Cinema 12:30, 2:30, 5:00 7:15, 9:30	5 DISCREETLY MINE M-F 10:15 • Sat 12 12:30, 2:30, 5:00 7:15, 9:30
5 DISCREETLY MINE MP 12:30, 5:30 8:30, 10:45	6 THE GODFATHER 12:30, 2:30 5:00, 7:30	7 WINTER KISS M-F 10:15 • Sat 12 1:15, 4:45 8:00, 10:30

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M M T A MOVIE GUIDE

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Channel	Movie Title	Time	Rating
1	THE CONQUEST	10:00 PM	R
2	THE CONQUEST	10:00 PM	R
3	THE CONQUEST	10:00 PM	R
4	THE CONQUEST	10:00 PM	R
5	THE CONQUEST	10:00 PM	R
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8	THE CONQUEST	10:00 PM	R
9	THE CONQUEST	10:00 PM	R
10	THE CONQUEST	10:00 PM	R
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